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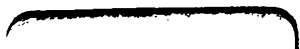
INDUSTRIAL
FREEDOM
AND
THE WAY TO PROSPERITY

BY
JAMES GRAHAM



social problem

E.D.



Brooklyn Nov. 4, 1911
To Mr John Barry

With compliments
of the author
James Graham

SB
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Individual Industrial Freedom

AND

The Way to Prosperity

By JAMES GRAHAM

1

Nature makes all men the same, but
education makes them widely different
—Dalton



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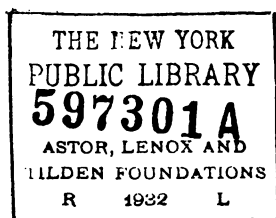
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PREFACE.

This book is the result of the suggestions of friends of the author, to put in writing the logic, to show the cause of the present discontent of the people of the United States of America; and to suggest a remedy, to allow the people to have industrial freedom, whereby they can enjoy the fruits of their bountiful productions, without prejudice or injury to any nation or any people on earth; to the end that each individual shall have freedom to improve, and be protected against destruction, so he can enjoy the fruits of his own ability, to the degree that he wants to work for. And in reciting the effects of the different forms of industrial systems since Solomon, down to the present day, if the readers will refer to history, they can observe that the ethical and æsthetical developments were in proportion to their industrial freedom; an evidence that all forms of society are based on how the people get a living.

In the barbarian, or savage state of man, man took unto himself a mate, as now, but as man had to wander to get nature's productions, he was compelled to take his mate with him to carry his findings or huntings, and he walked before or behind with a club to guard the food

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that was liable to be sought after by some other man looking for nature's productions. If he carried the load, he would be unable to protect the food by the handicap the burden was to him, so necessity created that form of domestic life. Therefore, it is logical to say, that compulsion by law and the inevitable conditions by nature combined in the way to procure food, resulted in the shaping of the different forms of Domestic, Social and Political life. So the author has taken the inevitable conditions of the earth and the inevitable wants of man, and the instinctive desire of the strong as a basis, for a cause of the formulated laws, and the natural results of the enforcement of such laws on the people, and the inevitable changes of the fertile land combined, that brought about the fundamental changes of the forms of industrial life—from tribal to slavery, and slavery to capitalism, and from capitalism to serfdom, and serfdom back to capitalism of to-day. All these systems are the result of the animal propensities in man that inspires him to acquire the knowledge of how to live on the other fellow that is weaker than himself; and that strong animal propensity is the force that leads the strong to educate themselves, to believe, and teach others, in the belief that it is just to continue a system that makes all people slaves, but makes the weak slaves to the strong, that relieves the strong from the slavish effects of the system.

Psychology teaches that the force of desire continu-

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ally responded to, leads the mind to believe anything the desire longs for is just, therefore, habit and custom are the forces that keeps the people in the same old industrial channels; but if any extraneous force changes the habits or customs, and the people are led to believe in them, they will conform to them, whether they are better or worse for their private comfort or not; the same as the laborer of England to-day thinks he is better than the serf of five hundred years ago, and the American laborer thinks he is better than the English laborer, when in fact the laborer is exerting three times as much energy to live to-day than he did five hundred years ago, and with no guarantee of a perpetuity on the land that sustains him.

There has been no change of principle in the industrial world—from the slave masters of Greece to the capitalists of America, the spirit of all powers, whether in the form of a Kingdom, or of a Republic, are the same—the spirit or aim of the intellectual strong, and the laws they could enact (so as to do everything by law) to enable them to live on the products of the weak, in a lawful way, as labor has been taught for two thousand years that what is law is right and their instinctive obedience subordinates reason to law that was made to extract their products from them, in a way that was made to appear beneficial for them by letting them work more.

So the author in reciting the different forms of in-

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dustry, takes the reader from one country to another, and one period to another, only to show the similarity of effects, and the analogy of the results; so as to impress the reader to judge for himself while his mind was on that phase of the subject under consideration. The other articles are to logically demonstrate the effect that certain forms of industry, and particularly the capitalistic form, that obstructs man in his pursuit of happiness, and to logically demonstrate the benefits of industrial freedom toward the higher civilization of mankind, by the freedom, to continually use his energy to satisfy the physical wants, and develop the things that please the senses of mankind, and, if the reader wants to be honest with himself, he can find hundreds of examples in everyday life, in country and city, that would prove the philosophy of the author.

The author in no way assumes his reasoning to be infallible, but presents the articles written as a suggestion to the reader to reason for himself whether the present industrial system will perpetuate the land and develop the people to a higher civilization, and, if not, that by giving man his inalienable right to work the land to sustain the body and to improve the land for his comfort, without the finding of a gold mine, would be a long step toward making it possible for the people to develop a higher civilization by relieving the mind to a considerable degree of that universal fear of want in the midst of plenty.

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THE EVOLUTION OF THE INDUSTRIAL SYSTEMS OF THE WORLD.

In the statements presented to the reader I will first give as a basis what is the desire of civilized life, the conditions of the earth, the sustaining powers of its varied vegetations, the non-support of the unnatural and complex condition of our industrial system, together with the different acts and conditions that have brought about this system with the resultant social unrest; and, in the logic of the writer, a preventative to the inevitable result if applied in time.

Let us define civilized life as government by reason, not government by desire or tradition. As comfort is the main object of life, comfort in both body and mind, therefore all acts, rules and systems that bring discord or friction are bad, and all acts, rules and systems that bring harmony are good. There can be little civility where there is discord or envy; there is usually civility where there is harmony and no cause for envy where plenty abounds.

Now, the first step of man in his long journey toward civilization was productive labor, or the art of taking from the soil the sustaining materials or ingredients that gave nutriment to his body, in place of depending on nature to supply all such in the manner of wild fruits, herbs, animals and fishes. In some parts of the world where the rapacity of man had destroyed the

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continuous propagation of the foods upon which they lived, they resorted to eating one another. So as man learned to produce from the soil, it was made possible to feed or sustain a great many more people, and this with more surety and security. As cultivation progressed it was evidenced that that which was taken from the land should be returned unto the land. Thus it was made natural for mankind to establish a permanent abode, live indefinitely in one spot and to cast aside any desire to strive against one's neighbor for nature's limited supply. Producing the essentials of life much easier and with less sacrifice of energy, or, in other words, being not compelled to work all the time for subsistence, he intuitively applied the first law of nature, self-preservation, to make comfortable his place in which to live, in which to sleep. Having experienced this consolation to his body and the surety of a living, it gave comfort to his mind and he grew to think pleasantly and look pleasantly, with a desire to see all things beautiful. This was the beginning of æsthetical education. It displaced the savage in mankind as had been his wont when he had to kill to live; for, it is well known that the animal that lives solely on vegetation is docile, while the carnivorous animal is ferocious because he has thus to kill to live.

It is also well known that the first civil, cultured and æsthetic people lived on the most fertile land. Such a people were the ancient Egyptians, who had only to sow and harrow in the seed as the overflow of the Nile fertilized the land, while in all the rough, mountainous and poor land districts of the Eastern or Western Hemisphere where mankind make their abode, the people are crude and uncivilized. The Eskimo furnishes the only

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exception, but he likewise furnishes a reason for this exception.

As this article pertains to America, the foregoing remarks can apply to any place. Whether the evolving process took place here or on the Eastern Hemisphere is immaterial. It therefore acts as a basis for America from which to keep on advancing.

The United States of America can and does give forth by cultivation all the essentials of life for the comfort of man; and its people are desirous of living as civilized and as comfortably as the conditions and circumstances beyond their control will admit.

They are willing to work mentally and physically to maintain that end if allowed so to do. Why, then, should they be prevented from acquiring the highest state of civilization that mankind can attain? Why should there be want in the midst of plenty? Why should great prosperity be followed by extreme poverty? Why should ninety per cent. of the business men of this country fail? Why should eighty per cent. of the people that do all of the work have nothing, not even a place upon which to live? Why should eighty per cent. of the non-producers own ninety per cent. of everything? Why should cities, States and nation, owning all the material, having all the ability (all the people must own everything), pay tribute to one person or a class of persons who own none of the material used nor the ability used in the improvement of the land for the comfort of its people? Mankind improves the earth, not for the sake of the earth, but beautifies the earth for mankind's comfort. Why should five per cent. of the people issue orders to ninety-five per cent. of the people to go to work and improve the land and then, as

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they wish, withdraw that command? This power to call is the greatest privilege in the industrial world. Why should a nation, State, county or city having all the essentials of life be compelled to part with half of it to get a medium to use the other half? Why should the American people feed the world and starve the helpless and glorify in the fact, while imposing a fine of forty-five per cent. upon the nations that feed America? Why should the farmer be compelled to ship his vegetation out of the country, never to be replaced, and impoverish the nation in return for metal to pay taxes and debts? Why should gold be the only tax-paying commodity? It is never found where mankind can live.

The cities are growing larger, while the country is becoming depopulated. Why? The working man comes to the city to live in dark rooms; does he like it? Do you? Why are there so many abandoned farms? There is no sane man who can say that this is by accident or whim. Why should it be that the more public improvements that are made in New York City, or any other city, the more bankrupt she becomes, stopping all work when most congested until a gold mine can be found? For all this there is a real and logical cause and there is a logical remedy. To make it perfectly clear to the reader we will go back to the origin of money and, if the facts related prove not the conditions, try and prove by logic that the logic is false.

It is usually stated by the press and upon the public and private platform that trade is the great advance agent of civilization. It naturally is a great distributor of the knowledge of things that happen, but the philosophy that evolves in the trader's mind is not beneficial to mankind, as trade does not produce nor does it in-

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spire one to produce. The most natural thought of a trader is how can he make a sale, or in language more commonplace, how can he get it? The natural thought of a producer, such as a farmer or mechanic, is how can he produce or make something? This latter thought tends toward improvement and supplies the necessities of life with comfort as a result, and reacts on the man's disposition a spirit of justice and equality, while the former idea leads to the decision that the trader gets as much as is possible of production in its transit to the consumer. Therefore, the nearer that the producer and the consumer can get together the less *labor* is required to *enjoy* the same *products*.

It is known that the highest civilization of Egypt was attained before she knew or had any intercourse with the outside world. We have no definite knowledge what system of exchange the producers of Egypt had between one another at that time, and the first knowledge we have of their mixing with other countries was about 1500 years B. C. Then an Egyptian army invaded the Israelite country, which was known as the land between Egypt and the Euphrates River to North-east, conquering the people and forcing them to pay an indemnity. This indemnity was a demand in the necessities of life such as grain and cattle, and was to continue for some years. Returning, the Egyptians took with them some of the Israelites as prisoners and as an assurance that this indemnity would be paid, and when fully paid, these men were to be returned, and were returned, as is later shown. This transaction in the manner of bonding another people tends to prove that gold or silver, or any other precious metal, was not used as international money, nor domestic money, in

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fact. The return of those prisoners was when Moses led them back to Israel. This then can be termed as the beginning of trade and tribal disturbances in Europe and the adjacent lands of the Mediterranean Sea (as the name implies the middle of all travel), and was the year 1460 B. C.

As the main object of this writing is to demonstrate how the world grew into the metallic money system, let us go back to the different tribes of aborigines. As an instance, we will take the American Indian; they had a shell money or wampum, and it was an advanced system of the principle of money. Among the lower tribes all moneys, even down to the present day, must be convenient and comprehensible to those who use it, whether the system that created it is understood or not. To exemplify this, take the Indians in the Northwest Territories of Canada, where the Hudson Bay Company is in control. When the furs are taken to the forts or trading posts and the Indian wants credit to use at some future time, not understanding a written order, he is given sticks; short ones to represent the cheapest furs and longer ones to represent the better grade. His mind is not developed to understand proportion or the numerical system 1, 2, 3, 4, 5, etc., but the meaning is the same to him in one short stick and another a little longer. He can only understand by objects, and this method was the first language of mankind. Now, in this case, one party is intelligent—but it must adopt methods that the other party can understand to make business practicable. When all classes were uneducated and had no comprehension of a numerical system, such as 1, 2, 3, 4, etc., and having no signs to represent relative quantities, they had to demonstrate by placing ob-

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jects together such as sticks and stones. In this manner they could have said how many fish or birds they wanted for their work or other articles. They could also have counted with their fingers, holding them together, one, two, three, four or five, or by using both hands as many times as they had fingers they could have counted up to one hundred. In some such simple manner was the origin of our great numerical system with which we can apportion or compare everything from the smallest fraction imaginable to largest number possible. It is well known by all travelers that the most primitive tribes have some one thing, such as stones, shells or sticks, that represent something else, and their power of observation is so keen, a substitute is easily detected. Therefore, it is logically explained that sticks, stones and shells were and are orders given to the worker or the deliverer for something he had done for the tribe. Now an order cannot be given without there is a redeemer and all orders are ultimately redeemed in the necessities of life. Wampum, or strings of shells, or strings of shells made into belts, represented claims against the tribe, or community, so to speak; thus one shell represented one; 1-2 represented two; 1-2-3 represented three, and so on. So these 1-2-3 shells might be likened to a cent and be the equal thereof, as "cent" means only the degree (not value) or portion that the holder is entitled to of the products of the community, measuring same according to the position that supply and demand rates them. Having no written language nor signs to represent numbers, shells were used as we use dollars and cents. For figures and signs to designate their measures of value they used shells in place of numbers with private marks for identification. Some

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more civilized tribes made pads, sewing them together, with the secret inside, but in all cases known the system used represented the proportion of the products of the community and was without value in itself. History tells us that, even when Columbus discovered America, the Indian women were wearing gold and silver nuggets which were readily exchanged with the sailors for simple trinkets, and the women laughed at getting such valuable things for their own mere trifles—a proof positive that metal was not used as money and had no natural value.

It is universally acknowledged by all researchers of history, and can be logically demonstrated as the natural evolution of mankind that the first form of government was communistic government with the patriach at the head, which, in a modified form, is practiced in China to-day; in its large family system with all branches of the same father living on one estate, and there was usually harmony in the community until the head died. His death was followed by jealousy and strife, for it seems to be a failure in the nature of man that will not submit to have a former companion placed above him. Thereby tribes were formed and tribal wars begun, and those who did not join with the tribes formed bands of nomads, travelers and traders. In those days race suicide was unknown and God's command was rigidly obeyed in order to keep the tribe populous and strong to combat with the other tribes; and, of course, there resulted frequent disturbances.

The nomads, travelers and traders mentioned above wandered toward the shores of the Mediterranean Sea and the land around it and became the great traders, known as the Phoenicians, who, in Bible history, were the Philistines hated by the Israelites.

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As self-preservation is the first law of nature, men or animals, in danger, join together for mutual protection; the weaker animals of the wilds usually go in droves, while the stronger usually go in pairs. That feeling existed about the time of David, or about 1000 B. C., when he formed the tribes into the great empire that extended from Egypt to the Euphrates River. Solomon, following David, formed the great voluntary industrial system which made him famous as the "Wisest Man" and resulted in the people becoming prosperous and contented, while the fear of want was reduced to a minimum. They were accused of living voluptuously or "quick rich," as we call it. There is no record of Solomon having used metal money in all his description or specifications of the labor or material that went into the building of his great temple. It is not recorded that he wanted money, although he traded with the Phoenicians for gold and silver and cedar timber, and hired the Phoenician metal workers to beautify the temple, but it is recorded that he called for many men, so many thousand to hew stone, so many to hew timber, so many for this and so many for that; yet not a word that he wanted money. His government was a voluntary industrialism, and the facts prove positively that it was not slavery, for the whole people were prosperous, while the whole country developed. In testimony thereof was the great temple built, or, if you will, as a thank offering from the people to God for the riches He had bestowed upon them. Now Solomon was neither an egotist nor a politician, for he claimed not the glory of bringing about prosperity, but lustre is added to his name in the fact, undisputed by historians and much spoken of in the Bible, that he was a lover of peace and as king prayed

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often for peace and wisdom to make and to keep the country peaceful and prosperous. That was his life work, and he sought to accomplish it. He advised the people to work for one another and not to fight one another; he set them to building roads, to erecting temples and to generally improve their environments. It does not appear that they stood in awe of any debt limit, and their improvement was steady and was measured only by the ability of the people to produce. It is not fair to assume then that Solomon issued orders to every man that worked on the public works and the great temple for a proportion of the necessary products of the community commensurate with the work done by each man and his especial calling and excellence in that calling. That the landowner paid his proportionate share of the public works could have been easily attested in the mere fact of returning the issued orders to Solomon. Whether these orders were in the forms of stones, shell or mud bricks we have no knowledge, but history tells us that in the building of Babylon some two hundred years after Solomon's time, that orders on the community were stamped in mud bricks, and that while gold and silver was used as any other commodity, it was not as money. This was about 700 B. C. As the people under Solomon were prosperous, so likewise were the Babylonians under Nebuchadnezzar, who we believe imitated Solomon closely, for he made gigantic public works, built reservoirs, canals, a vast system of irrigation, a great palace, and his Hanging Gardens were the wonders of the world.

No doubt will you say at this point that since the era of Solomon was so prosperous and peaceful, extending as it did over a period of seventy years without

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wars, and that his system was later imitated by Nebuchadnezzar, why, then, did not Solomon's kingdom continue? With his death jealousy arose and soon his mighty kingdom was cut in twain and both nations then became the prey of the surrounding war-like nations.

Therefore, in truth, can it be said that Solomon was the originator of voluntary industrialism, and under such a system no man can improve or produce privately or publicly without helping all others; all producers work for one another, and they do not know it; all traders take from one another, and they know it not. Solomon proved to the world away back nearly three thousand years ago that prosperity can be continuous so long as one gives to another the equivalent that he takes away, and the land can continue to give forth fruit so long as there is returned unto it that which is taken away.

In a brief way, I will now demonstrate the effects of the trading system on the Mediterranean by the Philistines of Phoenicia, previously mentioned, with the subsequent effects upon the Greeks and Romans. About the seventh century B. C. the Phoenicians seemed to be a great people, and they were practically the only seafaring people. They knew all the land adjacent to the Mediterranean. They brought back tin from the mines at Cornwall, England, and it is even stated they had gone around Africa in search of gold and silver for Solomon. In view of these circumstances, the success of the Phoenicians was due to the demand for silver and gold, for its use in beautifying the great temple at Jerusalem had created in all classes a desire for some of the precious metals, and being the only people who knew where they could be found had practically a monopoly

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of them. The Phoenicians lived on the shore of the Mediterranean, where the land was poor and naturally had to trade for food, they had to seek more fertile lands; hence, their sea-faring ability. Now the demand for gold and silver by all classes in accordance with the necessities of life they could spare, prompted the Phoenicians to have all sizes of the metals handy for trade. They accordingly established on the Island of Sicily a mint, as we would call it, but which, in fact, was only a plant to measure and mark the quantity of gold or silver, and had no other powers such as our mint of today, for the metal was used only as a commodity like diamonds. The metals were not used as a tax-paying commodity in Phoenicia until about 350 B. C., and in Rome as one not until 325 B. C., where until this time they had been deemed as luxuries only, and in proof of which there was a law that if a man possessed more than seven plates of silver he was unqualified for membership in the Legislature. Is it not reasonable to assume that after two or three hundred years there was a great accumulation in gold and silver plate; that the families falling heir to it generation after generation would have a desire to dispose of it; that the people growing more war-like than esthetic, home-loving or sentimental, would influence the government to make of it a tax-paying commodity? For the payment of taxes, in the absence of the necessities of life, it came in quite handy, but not being a necessity of life, it could not be consumed as other tax-paying commodities, and therefore could not be used only in exchange, and for this exchange it was stamped with a horse head or cow or sheep or a denara, which meant ten pounds of copper. At that time copper was used for all tools and farming

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implements. It was a necessary of life and was also a tax-paying commodity and later became the standard measure of all the payment of taxes, being stamped to designate how much tax it was equivalent to. The greater number of coins at that time and previously were made of copper, but the copper was only a material upon which to stamp a value, and this value could be a horse, a sheep, a cow, or any other necessary thing that was a tax-paying commodity. The people had no paper, nor could they write, and the mind had not developed to such a step as dollars and cents, or pounds, shillings and pence. Few only knew how to make signs representing 1-2-3, etc., and so they could compare prices only by comparing one thing with another. The Romans were not as far advanced in language, writing and numbers as the Israelites, that is, the average Roman. There is no doubt that about the year 400 B. C. and later there were a good many scholars in Rome, but reading, writing and arithmetic was most primitive among working people. Mr. Hine says the Romans destroyed all records of the Grecian money system, but according to the governmental conditions of Greece, divided as she was into small parts, such as Sparta, Corinth, Athens, etc., with the greater population slaves, and with a universal hatred for trade and traders—a trader being looked upon as a parasite—with a disposition among the landowners to retain all of their productions for their own comfort, a money system could have been of little importance, and she may have had none. Rome was more of a mixed race of farmers and traders, and the strife between the traders of Rome and the Phoenicians brought about the great Punic wars which, after the death of Hannibal, resulted

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in the destruction of Carthage, and the ultimate triumph and supremacy of Rome. It is well to note that the most prosperous and contented period of Roman history was about this time or between the years 350 B. C. and the death of Hannibal, about 205 B. C. The land in that period was then divided into small farms and the Roman yeomanry enlisted in the fight with the Phoenicians only after great persuasion and the promise and guarantee that they would be given all the spoils and plunder of war; and it is well known that when they defeated the Phoenicians and captured Carthage, they plundered the whole city and razed it to the ground, and a like fate befell every city and town that fell to their mercy.

They returned triumphant to Rome burdened with tons of gold and silver, and small wonder, for the conquered had been the greatest gatherers and the greatest seekers after gold and silver, but the source of it all was kept in secret by these wanderers and traders, and even Solomon knew not from whence came the gold and silver that adorned his temple. They had simply said to him that it came from "Opher," which, as no historian has been able to tell us differently, probably meant, O, Far or Far Off. I have digressed a little and gone back a little, but will return with that triumphant army to Roman territory and to Rome. The conquest, and especially the plunder, had made much excitement for a time, and in time it began to wear away, leaving in its stead a discontent and a wonderment as to why they had conquered the world, and of what good was all this gold and silver; and still a greater problem, how could the conquered world be managed, it was too big to make them all slaves. What then? Let me in-

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sert here, if you will, that the belief was prevalent then, as it is to-day, that the strong or the conqueror has a right to make the weak or the conquered work for him, and up to that time they knew of no plan but own the other fellow body and soul, the same as we own a horse. With this idea, very strong among the aristocracy, stronger among the decrepit soldiers who had suffered all hardships, who mostly now being unable to work could not live upon their plunder, the great system of taxation was conceived. In that conception metallic money sprang into being. We call it capital to-day. It signifies the head or the top of the head, the cap. The plan was simple enough. It imposed a tax upon the conquered subjects and provinces to be paid to Rome in gold and silver, and these to be the only tax-paying commodities. All Roman citizens were to be free citizens, meaning free from taxes, and all towns and cities designated as free were to pay no Roman taxes. These privileges were usually given by the Roman government for some favor or as an influence to other subjects not to revolt, and it was an honor to be a free city or town under the designation of Rome, for it paid no Roman taxes. The subjects paid all the taxes and had no voice in the government. No doubt the wise and great men of Rome considered this a radical modification from slavery, and that the subjects should be grateful for being free, and that the payment of all taxes would be but moderate compensation for this freedom. No doubt that when it was prescribed that all taxes should be paid in gold and silver, it was looked upon as an economic proposition and a convenient method of paying taxes and make use of the tons of gold and silver that were then of no use.

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Now let us dwell upon the practical working of that system. When the Romans levied the amount of gold or silver to be paid by the farmer he could not respond, for the gold and silver was not found on the fertile lands where mankind sowed and reaped his living. It was indeed natural for him to reply to the Roman demand, "I can produce no gold or silver. I can't live upon it. Therefore, I need it not nor want it." Yet the decrees said, "Pay thy taxes in gold or silver," and in those metals the farmer was compelled to pay or be marched off to jail. He turned to the man who needed his produce to exchange for gold or silver, and very often found that man to have neither. So he turned to the man who had gold and silver, hoping that he would need the productions, but often found that this man did not wish to exchange; but taxes had to be paid and compulsion forced the farmer to borrow gold or silver, paying for same a high rate of interest. This interest, or usury, to be more exact, was often as high as fifty per cent. of the amount borrowed. In turn the soldier and governmental employees were paid in coin, and being unable to live upon it, exchanged with the trader for food and other necessities. Thus having first been designated as the only tax-paying commodity, or, in other words, the only commodity that would pay the public debt, it became exacted for all labor and produce, and was the only debt-paying commodity, public and private. Hence the name money, meaning one, the only one, monopoly, the mona itself, hence "money."

As generation succeeded generation, gold and silver was intuitively looked upon as the only thing to obtain, but the course of these metals lay in the direction of the Roman citizens who paid no taxes, and it was inevitable

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that the free citizens would have full possession of the metals, leaving no alternative to the farmers but to borrow again. Ever and ever as this borrowing process took place, it left the producer more in debt to the Roman, for the Roman could not consume the products to balance the usuary account. As this usury balance became larger and larger, the Roman citizen was compelled to take the farm and the subject was forced to give it up, for he could not produce enough to pay interest and taxes. There is still another feature. The vegetation was taken away from the farm to the traders and markets (for gold and silver) and could not be returned to the land, and the land became poorer and poorer, until it was with great difficulty that it was made to produce the bare necessities of life. The southern shore of the Mediterranean that supported the great city of Carthage and the wondrous land of promise between Egypt and the Euphrates River that cannot now support one where ten once lived in plenty, amplify this policy of non-conservation.

The Roman citizen having taken the land and being unable to work it, left him no alternative but to make an agreement with the farmer to live on the land. Thus producing the necessities of life, and taking no vegetation away from the estates, each estate was thereby made self-sustaining. This method gave rise to the Baronial system, or serfdom, which was completely established about the seventh century, and prevailed all over Europe. The Roman citizen was not a subject nor subject to taxes, so he had complete control of his estate and lived there as a lord. It had been easy to drift into serfdom. Mankind, through want and starvation, had lost all hope for material success in the world,

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but the advent and teachings of Christ opened a fresh avenue for that great inborn hope that is perpetual with the human race, and those reverently inclined gladly enough became serfs. Others not so reverential, but none the less desperate, became thieves and plunderers, or, as the historians tell us, bandits, after forming themselves into bands for their mutual protection and power. To protect themselves from these growing tribes of bandits the barons built great castles, and to maintain and defend them the serfs were guaranteed a living from the land through life. Little did the Roman statesman dream of the outcome of that system of taxation, which he thought so scientific. Little did he think, that in the grandeur of Rome and the great Roman triumphs, extolling the soldiers for their patriotism for protecting and preserving the empire, lay the unseen power of destruction which was slowly but surely depleting the land of its vegetation, and the sustaining force of mankind, and the nation with no alternative for its subjects but the humble life of a serf or the savage life with a bandit tribe. Thus Rome fell and crumbled away. There may be many reasons for the fall of Rome and the Roman Empire, and there are varied explanations of its downfall, but there is one thing that will cause any man or any country to fail, and that is when the power to produce is gone. The man may be a good man or a bad man and the country may be likewise good or bad, but when the fertility of the soil is gone, the luxuries of the home go with it and in their wake the cities decline and pass away.

It is said that necessity is the mother of invention, and that is almost a self-evident truth. There is not an idea or plan developed that was not suggested by a de-

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sire materially or sentimentally and the formation of the company, called the "Farmers of Taxes," meaning the producers of taxes, was no exception to the rule. Farming at that time was considered the most honorable occupation and the appellation of farmer was applied wherever possible. Therefore, the first bankers of Rome adopted the name of "Farmers of Taxes." The power vested in the company was to collect the gold and silver for taxes and to lend gold and silver with which to pay taxes; and these Farmers of Taxes eventually became the most powerful class in the Roman Empire. It is evident that it was difficult to get gold and silver or there would have been no company formed.

Thousands of men unwittingly support principles that create poverty, yet they sympathize for the poor and give freely to their relief, and so it was with that company. When the Macedonians were producing silver from their own mines and the Carthaginians gold from the mines of Spain, making themselves independent of Roman bankers, they were compelled to shut down the mines with the reason advanced, that out of Carthage would come another Hannibal, and that the Macedonians were too revolutionary. As an evidence that the subjects did not peacefully submit to the system, there was almost an incessant warfare for about four hundred years and until serfdom was developed with the bandits and piratical hordes almost in the ascendancy. In further evidence, three large armies were maintained; the Eastern and the Western and Home army. For what purpose were they always kept in service, since Rome had conquered the world and there was no fear of a foreign invasion, but to compel the payment of taxes in gold and silver.

INCIDENTS OF PROOF.

There are a great many historians who disagree on the motives of the conduct of the Roman citizen, but they all agree that the Romans lived on the interest of the plunders of the spoils of war, and that work and business by the Romans were despised, and that militarism was the one honorable calling.

Education was a fad; the sons of the rich were sent to Athens to get a diploma, but most of them came back to Rome to live a voluptuous life, as it was not respectable to use the education to do something useful.

Some of the great men of to-day say Rome fell because the soldiers lost their fighting edge; there is no doubt about that; that was the cause ultimately, but if they did not have such a good fighting edge in the beginning and continued it so long, they would not have lost their dinner so often and the edge would be retained.

The soldier could force the farmer to give up his produce after he had it produced from the land, but he could not force the land to give up vegetation that it had already given.

DATE OF TAX SYSTEM.

The date stated by Hine as the completion of the taxation system was 167 B. C., and as no country known has ever established a separate financial system, all finan-

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cial systems are incidental to the tax system, as any money that will not pay taxes is of no use for money; but anything that pays taxes is money and is gladly sought after.

Momson says that Rome started its financial system about 150 B. C., so all events or results follow in connection from the conquering of Hannibal in the year 205 B. C., to the completion of the taxation system 167 B. C., and the known effects of the system 150 B. C. is conclusive evidence that was the commencement of the metallic money system.

Another incident that is related by historians is the incident that happened in one of the great Mithridatic wars; the followers of Mithridates almost annihilated one of the great Roman armies and poured molten gold down the dead generals' mouths, saying, if you want gold, take it.

And it was after the suppression of those revolts that the generals were given their triumphs, and the bankers always occupied the most conspicuous places. Another evidence that these wars were in the interest of bankers.

No army previous to the fall of Hannibal and the conquering of the whole known world was allowed to enter the sacred city of Rome.

As Rome crumbled away, and almost the whole of Europe firmly established in serfdom, and Italy formed into small republics, such can be truthfully said is the result of the first trial of metallic money, or as it is termed to-day, capitalism (which is centralizing, as is evidenced by the fact that Charlemagne, with all his grandeur, tried hard to get the barons and small republics to form another empire, but they all said: no more centralization.

All the serfs and a great many freemen became hope-

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ful in the hope of a future world, as they had lost hope in the world they lived in, and the Christian Church was their great solace, and they looked to it for protection and guidance.

One of the church's edicts was no member was to take pay for the use of money. They called it usury, meaning, for the use of it (usury was the word used for rent and hire of anything), and anyone guilty of usury for money was punished; proving that they blamed the lending of money as the cause of the distress of the poor. They said it was taking something for nothing. There may be difference of opinion whether the edict was right or wrong, but it proves that the money power was blamed for the destruction of the Roman Empire.

Use your own logic from the facts then in existence, and I think you will come to the same conclusion.

We use the word "interest" as they used the word "usury." The word "interest" was introduced into use when the church was persuaded to modify that edict.

Interest was to be the legal rate and usury was above the legal rate. (Scholars say there is no Latin or Greek word that represents interest, except the word "usury.")

(That change was made about four hundred years ago in England, when the country was merging into capitalism.)

But previous to the modification of the edict some of the unscrupulous church members would have their money in another town or pretended so and would charge the borrower for going for it (that is called a bonus to-day); but to the credit of the churchmen of that time, there were very few of that kind.

As the Jews were not subject to the laws of the church

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they could do as they liked in that matter, as far as their conscience was concerned, so they became the money lenders of Europe, and it is known that some of England's kings brought Jews to England for the purpose of loaning money through them.

And as they could not become citizens they were under the guard of the king. And that was the cause of the first expulsion of the Jews from England.

RETURN TO CAPITALISM.

Baronial form of government was the chief power of Europe for over one thousand years. It began to weaken about the thirteenth century, A. D., or after the Black Plague, 1249 to 1265, as serfdom grew from the desire to be relieved from the capitalism of Rome; capitalism had to be forced on them gradually without them knowing it, as metal money, or in fact, any kind of money was of very little use under serfdom. Industriously speaking, the form was very much like the tribal system of the Israelites, except the head was of a separate family called the lord of the land, which took charge of the local improvements and church expenses for the serfs. All the tax he had to pay was the general tax to the Church of Rome, and that was only done by the influence of the church, which was to be paid in coin, so as gold and silver are never found on fertile land, the barons had to trade their food for it and the traders were the former bandits, as there were only two ways for them to get a living as they roamed the seas and landed at convenient parts of their own choosing. They had no land to produce from, so they had to steal and trade or steal food and carry productions from one

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country to another. If they couldn't produce gold or silver or find it in mines or any other precious things, such as pearls or ivories, they had to steal it or steal food from the barons; and as necessity moves men in all directions, they usually take the first opportunity to comply with the force that moves. If it was easier to trade to live, they naturally did it, but if they had to steal to live, they did it also; and if they could not do either, they fought to live, and they fought the power that controlled the food whether it was baron or serf. When a man is hungry, he has no respect from whom he steals; therefore, in his efforts to live, and in the barons' efforts to resist, the natural demands of the bandits or traders, according to circumstances, courted the good will of the serfs to defend the estates. As an evidence of the barons' fear of the bandits, they built their castles in inaccessible places so as to make the defense easy, and as nature takes the course of the least resistance, the barons found it easier to trade than fight, and the bandits thought so too, but it took almost one thousand years of more or less trading and stealing combined before the opportunity came to take advantage of their firmly entrenched opponents, the barons, in a way that gave the trading system advantage over the farmers or producers, although the pirates and bandits conquered the barons in Normandy and England and other parts of Europe. They, like all other conquerors of the world, take the place of the conquered and use the same methods to entrench themselves that gave their former opponents advantage over them, and if possible surround themselves with a system that made their position more tenable, never looking back to their former associates or the conditions they lived in, but always on the

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alert to entrench themselves stronger, sometimes playing to both ends, but never changing the system; to make it possible to have equality for all. Hence the continual struggle since Solomon's time to the present day. William the Conqueror, although he conquered England, he did not have power enough to subdue the barons absolutely, but sufficient to make terms with them to have them to supply him with food and men from the baronial estates in time of war for national defense; and that was the cause of a great amount of controversy by subsequent kings, and the kings to sustain themselves against the barons at times would grant small advantages to the traders, as by this time they became quite a factor in Europe and England. After the ravages of the Black Plague, which had killed off about half of the men, labor to keep up the estates became very scarce, and the barons sought free labor wherever they could get it, and the traders insisted on their being paid in coin, and encouraged the serfs to strike for wages in place of taking it in food stuffs. As the serfs gave part of their productions to the barons, the baron previously had no concern how the serf or laborer of the estate got money, but when he had to pay his laborer in money or gold and silver coin, he had to sell his products to the trader to get the gold and silver coin, and that stimulated trade, and labor was in demand to take care of the growing trade, which made labor still higher and of course instinctively the boroughs favored the wage system, as it made trade better, and the seafaring traders that brought gold and silver to the country where they could get the most food favored the wage system. In fact, that is what is called business to-day, and was then. Anything that makes more demand for the wares each

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class of individuals produce, the class interested feels justified in getting the privilege, as they say it is good for trade and it was good for trade, so the farmers became interested in trade to a degree. To get all the gold and silver for as little grain or other products as possible, as they had to pay wages in coin to some degree, and as the trade grew, the strife between labor and baron got more acute, and a law was passed compelling labor to work for a stipulated wage, and if he refused to work he could be arrested and fined and jailed. That caused the great strike all over Europe, known as the strike of 1281. The soldiers suppressed it, and thousands were killed and punished, and a great many of the priests led the men and were true to the old principles of the Christian Church of old, always protecting the poor, and a great many lost their lives and were otherwise punished for their nobleness in defending the weak. Labor struggled individually and in groups, but was well watched by the authorities, and stringent laws were passed to punish anyone that talked about labor reforms, and the laws were vigorously enforced against labor until the time of Queen Elizabeth; and to the credit of that Queen of many faults, she stood loyally by the poor laborer and forbid the magistrates from punishing laborers for not accepting the stipulated wage by law. She said the laborer was worthy of his hire and was entitled to all he could get and caused that law to be repealed fixing the maximum wage for laborers, although she gave special privileges to her favorites. She also protected labor (another evidence that the milk of human kindness is not always in sanctimonious breasts).

So the Black Plague gave the opportunity to the traders by the act of the coin wage system to force

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the barons to feed them by compelling them to get gold to pay wages, with no logical idea of the result, but knew it was good for trade, and as they selfishly forced their advantage on the farmers or barons, and the barons resisted at first, but took advantage of the system forced on them, with the same selfish spirit as the traders forced it, not knowing the result on the country any more than the traders, so no one can say that the return to capitalism was planned, but was brought back by the same selfish spirit that introduced and enforced it on the world without knowing the result, and the ultimate destructive end that came to Rome and is coming to America ten times faster than it came to Rome.

The barons, when they found it was less trouble and more profit and more comfortable to rent the estates in parcels to the serfs than manage them, they let them and became idlers, and moved to the towns themselves and left the trouble of trading to the tenants, and got their rent, and lived luxuriously and some voluptuously and let the government collect the rent of the tenant when they defaulted. That was the beginning of the landlord system of England, Ireland and Scotland, and mostly all over Europe, except Russia, nature taking the easiest way. Intelligence had no part in the evolution; selfishness was the force that moved.

The barons always had an innate hatred for the traders and despised them, so to this day they innately frown upon trade and persistently oppose any direct assessing of the land; the tenant has always to pay the national tax on the land. They have fought it persistently up to this day, as they have intelligence enough to know that to tax the land direct it would make the land subject to money and they would be subjects and not lords, and

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as the barons of Europe are the descendants of the free Roman citizen by the evolution of the prominence of trade over the producer, and capitalism over both, the descendants of the great barons would become subjects to descendants of laborers and traders of the Roman Empire, which descendants are the capitalists of Europe to-day ; such a change would be no benefit to humanity ; it is only one selfish system dominating another selfish system and it matters not to humanity which one wins.

But to the credit of serfdom, labor was never known to strike for one thousand years, but in less than twenty years of metal wage system it rebelled furiously and has done so ever since more or less furiously. And also another thing to the credit of serfdom is, it does not destroy the land but vegetates it again, so it was fit for the ravages of capitalism for a couple of hundred years by the assistance of the discovery of America and Africa and Australia that helped to feed Europe this last hundred years, but when they are depleted and have to live on their own resources, they must crumble away like the Rome of old ; and America will go first. It takes a strong country to stand capitalism two hundred years as it exists to-day.

But let me say here, there is no human or intelligent reason why an intelligent people should have slavery, serfdom or capitalism ; they belong to the same genius and are obstructive and destructive to human happiness and the system is self-evident despotism.

Let there be industrial democracy, which is industrial freedom with the political democracy there is to-day in the United States of America, and then we will have equality, mutuality and civilization.

Although the discovery of America was an incident

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by the result of the zeal of the traders of Europe to reach India when they could not get through the Mohammedans' lines, the discovery of America has done more to sustain capitalism in Europe than any other one source. First it supplied the gold and silver to carry out the coin wage system and tax system, as Europe soon exhausted its metal supply to meet the growing trade, as the scarcity of it compelled the local districts to resort to universal commodity barter. (Of course, gold commodity money is monopoly barter, one commodity for all the rest, labor included.)

First—America supplied it with lots of gold and silver that enabled the traders to trade and produce manufactured goods to trade for more gold and silver.

Second—She supplied it with food and was prevented from manufacturing goods in competition with English goods, so England could sell goods in exchange for food and more gold and silver and compelled all trade to go through England. It greatly helped England to become the predominating trade center, as long as trade is power the incentive is to be the power whether the result is good or bad; there is more safety on the top than on the bottom, and especially if it is a bad system. Hence, America's support to England, Australia and Africa is also a great assistance in the same way, but with all the gold, it did not keep a steady supply, as money went to twenty-five per cent. in the seventeenth century, and that partly caused the creation of the Bank of England in 1694, and the silver commodity rose in price, for when the first coinage of silver or the establishing of the money systems into pounds, shillings and pence, the pound sterling was based on a pound troy of silver, and a pound troy was coined into twenty

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shillings only, so by the increased demand for it, on account of trade, the government from time to time reduced the amount in the shillings until a pound troy is coined into sixty-six shillings. So the silver commodity was increased nearly three and a half times in the government trying to equalize it between the debtor and creditor, so even after coinage is stopped on silver it has not reduced in price to the point it was when first coined in England, proving the more the people do for the comfort of man, the higher the price of the commodity medium rises to obstruct man.

THE RISE OF TOWNS AND CITIES.

When the law compels the people to get one commodity to exchange for all commodities that nature compels the people to get, and the things that please the senses of the people, with the mind continually trying to please the senses of man, and the mind influencing the body to produce the thing that satisfies the body and pleases the senses, with a freedom to do so, in proportion to their ability and the energy of the individual, therefore man should be allowed to acquire those things with as little loss of energy consistent with the inevitable conditions of the earth, and should not be compelled to do unnecessary things to acquire the necessities and articles of comfort. But when the law compels the individual to get one commodity, and nature compels the individual to get another, that is doubling the burden on the individual. If the law did not compel the individual to get gold and silver before he got the other, he could get the gold and silver at his leisure, therefore concentrating his mind to a plan that would enable the mind and body to procure food for the body to give it energy to make things to please the senses without any obstacle, except the inexorable conditions of the earth. But as the conditions of society at this time was such that one class of people had possession of the earth, and another class had to produce all to get his living, and a third was without land and

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not even the privilege to work on shares like the second class, there were three things for them to do—trade, steal or die. When they cannot trade what they stole or found, they would steal before they would die, so will any manly man. But they preferred to work or trade, and forced that opportunity when they got a chance; and the Black Plague gave them that opportunity, so the instinct of using any means to accomplish an end was practiced, as the barons used the serfs or laborers to defend them against the bandits.

The bandits or traders used their laborers and all additions to their ranks to enforce their power against the barons, by influence first on the laborers to only work for wages in coin, knowing that would force the barons to exchange their food for coin to pay laborers that were in great demand, on account of half of them dying off, and influenced the serfs to run away to the boroughs and be protected by the traders as long as they were in the boroughs, making them hire more men for wages of those desirous to keep up the estate. Hence more desirous to sell food, food became cheaper to the trader, relatively with gold and silver, hence the advantage to the trader; hence each step gained by the trader made him more equal with the baron, materially. So the desire to sell food was equal to the desire to obtain food, and, of course, the trading centers grew to be of some importance materially and politically, the latter by the fact of a law that allowed any person having an income of twelve pounds a year to be entitled to sit in the legislative halls—no one was supposed to have an income, except a landlord—so the law was for their protection. But as villages grew and towns became cities, hundreds of men could have a seat in the Legislature. So to pre-

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vent themselves from being out-voted in their own Parliament—meaning parley, to talk, and ment, to do something—by their own laws, they formed a new House of Parliament, called the Commons, so there could be only one member for so many thousand people they represent. The amount was so high that they thought it would never grow to outvote the original House of Lords, and as all laws were to be sanctioned by the House of Lords, they felt secure that they could be loyal to the law and have power and protection, too, so the House of Commons was formed to protect themselves against the workings of their own laws that they thought originally would keep the poor man out of the legislation, and the shrewd move that formed the House of Commons ostensibly with the pretension to allow the people to rule, and was accepted by the people as a gift or a great concession, has been the greatest protection to the barons and the growing interest, the traders, out of whom came the capitalists which are the barons over all, and work in harmony with the land barons.

If it was not for the formation of the House of Commons and all representatives to sit in one House, the interest would have been put out of commission two hundred years ago (as the House of Congress in the United States could pass any law favorable to the people if the Senate did not block it, the same as the House of Lords in England does with the House of Commons; if they were both in one, the people would win three out of four tests), as the towns grew and the traders insisted that all wages were to be paid in coin, as that was the basis that gave them the power. Their very selfishness blinded them to think of anything else to pay

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wages for public work, hence a greater demand for gold and silver commodity as a medium. But the barons always opposed any assessment of the land, so the assessment was, and is to this day, on the tenant (hence the present trouble between the landlords and the followers of Lloyd-George in England to-day). And as the representatives were sent from rural as well as urban districts, the representatives had to have some property qualifications, so a great many tenants, especially the farmer, were under the influence of the landlord, and they usually sent a small landlord to represent them. Tenantry grew to be the rule in place of serfdom, and as power always attracts the particles that hang around it by natural conditions, they instinctively voted for the power they hung around whether it was baron or trader, and eventually capitalist.

All those interests selfishly contending for greater power, and their followers selfishly following their respective power that natural results of the system placed them in, naturally created discord and continual agitation, and one class kept the other class from taking more than their share; but the followers of all classes paid the bills all the time, so the great contention between these classes is their selfish egotism that they are entitled to more than the other class, of the produce of their followers that natural selfishness attaches them to. Not any of these classes was, nor is contending for equality for all. They grant equal privileges to one another as a compromise as a class, but not equal rights to the individual followers. They are the victims all the time, the same as the old slave States and slave masters of ancient Greece. When Socrates taught equal rights to all the individuals, he was put in jail and was promised

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freedom if he would withdraw that blasphemous doctrine against the Pagan Gods, because the law had proclaimed that the slaves must be obedient to the masters and the masters obedient to the Pagan Gods. That was the foundation of their laws, so to disobey or suggest the changing of the laws of the Pagan Gods was treason and punishable by death. So Socrates died for the people four hundred and fifty years before Christ did.

Plato and Aristotle that lived after were more considerate of themselves, and said that slavery was essential, consistent with the progress of the world. Wise men, but not as honest as Socrates, and the wise professors of to-day follow the teachings in that respect at least of Plato and Aristotle. Therefore, the barons had a House of Parley to themselves and a good share of the other House of Parley, and sometimes a majority, as some of the Whigs became interested in the land as well as trade. They worked with the barons as far as that interest did not affect their other interest more, so Parliament was not a protection to the people, nor a body to devise ways and means to make the people happy, but merely a House of Parley as it was originally formed by the barons to parley over ways and means of how to effectually control the serfs by pledging support to one another to govern the serfs, as individuals coming together for a selfish purpose, naturally their personal selfish interest leads them to conflict with one another where it does not lessen their power over the serfs. The combined serfs (if they would combine) are the real power, but the personal quarrels of the barons, and sometimes fights over personal matters (not affecting the freedom of the serfs nor their welfare), created hatred of one estate toward another. That

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tended to keep them divided and ineffective, and that by long separation they developed different dialects and languages and different habits that tended to keep them separate, and the quarrels of the barons tended toward an inclination for the serfs to despise one another of the different estates. Hence, the long tenor of serfdom, although the whole of Europe was taught the same moral by the Christian Church of Rome, and nearly all maintained the same belief for over one thousand years, with different languages developed by sectionalism and formed different habits, and grew to despise one another as to their nationality and clan or shire, but maintaining a harmony in their human teachings almost universally, is a proof that the playing of one clan intentionally or unintentionally in their material affairs against one another is very effective in keeping the people under the control of the classes whether there is one class or ten, hence there is no improvement in the principle of government for two thousand years.

The Whig party got its name from the fact that the lawyers and judges wore wigs, in distinction from laymen, and lawyers represented the trading people, and as they wore wigs, they were known as the Whig party. The name Tory was from what they call in England dead grass lying on the field all winter (they call it tary; hence the name is similar to the appellation the urban people in United States give to the rural district member of Congress, hay-seeder). The lawyer was a necessary development of the trading people, for that branch of education what is called the science of reading and writing and arithmetic was not common in those days, even among big merchants, so it is another proof that there is always some one to see an oppor-

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tunity and develop themselves to fill it if conditions demand it, and the freedom to do it is not hampered by some obstacle. The serf was allowed to develop any mechanical skill to develop anything he wanted to do as long as he delivered his proportion to the baron and did not affect the baron's power. The barons also encouraged nobleness and made rules to protect the weak against the strong and were considered fair and impartial in the protection of one serf against another. As he conferred honors on young men that did brave, meritorious deed in saving life and protecting old men and preventing rowdyism without compensation, he gave the title as Knight to such men, and Knight of the Garter to young men that protected the virtues of girls and women, that was the origin. But they grew into societies or orders afterward, another evidence that man can have a human side while practicing the animal side to procure the food and luxuries for himself and family by the work of others, and will resort to extreme cruelty if any effective disobedience to that rule is displayed. Such a thing as suggesting a plan so all men will be equal would be spurned to-day as effectively almost as in Socrates' time, so the learned lawyer was the Knight for the trader, but for compensation; but as a member of Parliament he acted gratuitously and defended the act of the traders, and was aggressive in their cause with the same vigor as he would defend a client for compensation. Although they are generally honorable and noble in defense of a client (as that is their chief glory), whether he is a devil or saint, there has been very few that have come forward to make laws to give freedom and equality to all; their education is developed to defend the interest that retains them until it becomes a

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self-conscious impulse to defend the power that sent them. But to plan a law for client and opponent equally and just, without knowing anyone in the plan seems almost impossible, hence the laws of England affecting the industries all tend to favor the trader and not the producer and laborer (and the United States of America are copies of England) (the fundamental industrial laws of the United States are the same as England; in some details they may differ, but not in principle), and as the traders grew in power they formed guilds of all kinds, according to their different callings, but the first guild was the Merchant Guild, and was very aggressive in their demand. The Traders' Guild was formed to protect themselves against the Merchants' Guild, which seemed to have great influence with the kings in their successive reign. Another proof that where the basis of the industrial plan is founded on privilege, notwithstanding all other laws, gives good protection and freedom in the people's private life and political life. If they have not industrial freedom, it nullifies the benefit of the political freedom and private freedom.

The Traders' Guild was nothing more than a trade trust, compelling every member to give up his private freedom to abide by the rules of the order, as to his private business, such as that, the son of a tailor must be a tailor, the son of a butcher must be a butcher and so forth, and other stringent laws as to right of exchange, although they were almost a unit against the baronial law and called it slavery. They encouraged fundamental laws against the barons that made them form themselves into trade bodies to protect themselves against themselves, and developed all sorts of favoritism from the kings that controlled foreign trade. Bounties

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were given the king for privileges on certain lines of goods by individuals and guilds that made them wealthy, principally merchants' guilds. Hundreds of instances are recorded showing the evil results of such favoritism, but to satisfy all the trades they put a fine on any one that shipped gold or silver out of the country, and when St. Thomas Aquinas asked them to adopt something else and not make trade subject to one or two commodities, they claimed they wanted it for foreign trade and war, and he said if the country takes it for war, what will private trade do at home. Absolutely blinded to their own prejudice, not knowing if they don't want it at home, it won't hurt to part with it, and can use all of it for foreign trade if the foreigner wants it. This favoritism was the general rule. Companies were formed giving exclusive right to trade in India and other countries for certain bounties to the King. The King wanting the money for luxuries and to defend him on his throne that was always threatened by other aspirants, the barons were reluctant to give the King all he wanted of supplies, which was the original agreement William the Conqueror made with the barons, and the rash selling of privileges was what brought about the privilege to form a bank that William and Mary granted to a company of merchants of London for the loan of \$1,200,000 and gave an annuity to the company of \$100,000 a year for the use of the money. William wanted to get even with France for opposing him. I merely mention this to show there is a reason for all acts done whether it is a selfish reason or a logical intellectual plan for the benefit of all the people. There is not on record in the world a comprehensive industrial plan since Solomon to give all the people industrial freedom. The powers

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willingly grant all kinds, private, social and political freedom, but have fought desperately at all times and under all kinds of government against labor freedom. The bank of England is no exception to the rule, being the first credit bank in Europe, and granted to a people that are the descendants of a people that fought privilege for fifteen hundred years, and when they got it they used it as desperately as was possible, consistent with the conditions of the country.

The merchants for a hundred years previous were trying to get a charter for a bank, and would have paid for the privilege. Even Cromwell refused them. He called it imaginary money, but when they got the King in bad straits, he was willing to grant them almost anything, and besides giving \$100,000 per year annuity, they got the privilege to issue notes that were wage-paying power and legal tender for products of labor to the amount of the loan of \$1,200,000 and did so, and lent the notes out as high as 25 per cent., and in three years they lent so many that when it came time to pay taxes, and as they were not legal tender to pay taxes and gold and silver was scarce, they were sold at a discount to pay taxes, so the people demanded that they pay taxes. Another of the usual things that occurs that the capitalistic system creates is whether it is commodity money or credit money. Any concession granted to the capitalists makes the people demand more concessions to help the people out of the condition the concessions put them in, so the people are compelled to support the capitalist in any law they want as long as the capitalistic system is in power, so in 1697 A. D. the Bank of England notes paid taxes, and they went to par at once and have been good ever since, and the people were so

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pleased they granted them a sole privilege for the whole of England that was not modified for 150 years until the year 1844; and they still have the sole privilege in a sixty-mile circle from London that was one of the greatest privileges granted to any class of men, and the Bank of England has controlled all the fundamental industrial laws from that day to this and influences almost all of Europe except France.

It is not a privilege to be allowed to work. It is an inevitable right, but it is a privilege to be allowed to issue orders for work, even if the order is good in the future, and all it is based on is privilege, for the security given for the issue is not sacrificed. It only limits the issue which is the obstruction where nature is the obstruction to gold or silver, and in turn obstructs progress as the producer was compelled to trade with the trader for gold and silver to pay laborer to take care of the estate and produce food for to trade for wages. Individuals began making useful things to sell to the trader and producers and laborer for their gold, so they could buy food from producer and trader, as all had to eat, and the only thing the producer was forced to give up his food for was the gold and silver, or do without labor, hence everyone was anxious to trade for gold or silver, as competition is one person offering more for gold and silver than the other fellow. As gold and silver by law had to be had before the farmer could hire labor to produce industry, other industries may be ten times as large, but products from the fertile land is the first essential of life and cannot be dispensed with, so any system that controls the farm controls the world. Rome taxed the land only and compelled the farmers to get gold and silver to pay the tax. The

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traders forced the farmers in Europe to pay wages in gold and silver when labor was scarce after the Black Plague, and then by law which forced trade that made it more profitable for the barons to rent the land to the serfs and let them pay the laborer and trade with the trader for gold and silver. The barons following the law of the least resistance retired and let the serfs fight or trade with the traders. All the barons had to do was to live and see that no tax was put on the land. The big trader did not care what the baron did as long as metal or orders paid wages and taxes on the products, so the serfs or laborers paid the rents at one end, for to produce the food and pay the tax at the other on his produce as the tenant pays all the tax in England, the food or products was all they could levy on. The contest then was between labor and capital, and the barons had no direct interest in the laws between labor and capital (and sympathetic contest is not very vigorous), so the trader or capitalist had very little trouble in getting what it wanted, and prosecuted them as vigorously as they did the barons, notwithstanding the labor was the means that give them the first power over the barons' Labor. Labor! how faithful is labor; prosecuted on the right and prosecuted on the left, and all it asks is to be allowed to produce and improve the land for the comfort of all. About the time of the formation of the Bank of England the country had reached by trade to the extent that villages and towns were quite prevalent over all England, and little shops abounded in all of them, and had guilds to prevent severe competition between themselves. There was no severe competition between themselves in exchanging their own products with one another, but in their fear of not get-

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ting gold and silver to pay taxes and buy food, they would undersell for gold and silver only, as that was the medium and the sole medium, and the law said they could have no other medium but this one. Then this medium becomes better than the principal, a representative controlling a principal.

"Natural philosophy turned upside down," so under such a system they had to get a living and be thankful, and were taught to thank God that it wasn't worse, as they were better than their forefathers. That is one of the never ending stories, as all the history back to Adam tells the same, and if there were records further back there is no doubt it would tell the same story also, as if that was a justification for living in want in the midst of plenty after they had produced it all. Such was the condition at that time, but for two hundred years there were some good men that agitated and taught freedom for the workman and wrote and talked strongly against subjecting progress to the quantity of gold and silver that could be found in the world, as they found none in England. It was more profitable for the traders to trade with the piratical traders than if they had found it at home, as the traders would not have grown in power so fast in England, so the merchants and traders took the guilds' wares and carried them to all parts of the world to get gold and silver, as the more the guilds' trader worked, the more medium they had to have and the Trade Guilds had to work through the Merchants' Guilds, as the Merchants' Guilds were formed to get better terms from the producer in all lines. It is said the Merchants' Guild was the first guild to form, and their rules were more binding in forming together; as when they returned from a foreign land and had lots of gold

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and silver which they got for trinkets or plunder. What comes easy goes easy, and to put it on the market all at once would prevent them from getting what they could get in exchange for goods than if it was gradually exchanged from one center; so for the common interest of their class they joined together and formed a strong traders' compact, and the barons for their common interest kept together, despising both classes, and the laborer and the tenant were subject to all of them; and through all that class formation great, good men like St. Thomas Aquinas and thousands of others taught. If it was good for one class of men to form a guild in the common interest of their class, would it not be good to form a guild for the common interest of all the people of the three classes, as there were no competitions between the individuals of each class in their own wares, but were competitions between the individuals of the different classes in the opposite classes' wares.

As the productions of the wares in each class were not produced by labor nor not produced in the same proportion all the time, the food produced by the farmer and the wares produced by the Mechanical Guild was at the command of the producer, but the gold and silver was not produced at the command of the trader. He may find it in pounds one year and grains another, hence the uncertainty of trade, and the trader and farmers subject to that adopted system. Its adoption was a pure selfish adoption; not an intelligent plan to equalize all classes of people industrially as was taught by St. Thomas Aquinas. St. Thomas taught from a religious point of view; the same as Christ. Socrates taught from a philosopher's point of view, although their plans differ. Their principle was the same; in fact, these three men's

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minds were so big and broad that they were indifferent about a detail plan. They could not get their mind narrowed to the ordinary man to think of following a plan. That is the mistake great men make. They cannot understand how ordinary men must have a plan or a rule or some defined code to guide them. That is the reason ordinary men cannot understand them.

As the ordinary man has so long been in the habit of living by rule and command and being subject to them, he never thinks of the principle. He goes by the rule and almost thinks it is a crime to think of a principle that does not conform to the rule that he lives under, and that all new rules must be in harmony with the old rule that he does not know where it comes from. That is the reason great men are not understood, and that is how the Traders' or Merchants' Guild succeeded in getting a power to issue orders in place of gold and silver in conjunction with gold and silver to give the traders more medium, as the merchants claimed in the interest of all, with the power in their hands. That is the ordinary man's belief—that he is justified in what is good for his class is good law, as his mind is so narrow he cannot see both ends of his class at once, and if it was not for his close attachment to his associates, his mind could not see them, for when circumstances place him in position a few degrees from his former associate, he never sees him, like the animal that grows powerful. He despises the other branches of animal life and even his own. As like the lion he lives alone.

Selfishness narrows men's minds where they cannot see anyone but themselves—where intellectuality broadens men's minds until they see so far they forget themselves.

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It can be said at the time of the formation of the Bank of England that there were no great factories nor companies, except the trading companies. The Traders' Guild existed in all the numerous towns and villages, and about this time serfdom had become almost out of practice and tenantry was the rule on the farm, hence not much severe opposition by the barons to the traders getting the bank to issue the orders that were so badly needed for a medium as trade among the guilds grew faster than the gold and silver could be found, and the gold and silver wears out about 4 per cent. per year, hence money was worth 25 per cent. and King William wanted to fight France and he couldn't tax the barons' land, so he borrowed the gold and silver, as that was the legal order for all wares which were necessary for war. He did not grant the charter because he thought it was a comprehensive plan and would work for the benefit of the poor farmers or tradesmen. All he thought of was war, and how strange such is! The same with all powers, either monarch or republic, that men can plead and beg to get work to improve the land they live in and produce, and they are denied it. But when they want men to kill other men, they will issue orders or authorize others to issue orders that will demand any goods in the country; even gold and silver that is so worshipped by the powers, and demand and draft men to destroy, but when men ask to improve and produce for the comfort of all men, they hold their hands up and say we are helpless, implying we haven't intelligence enough to make a plan for to put you to work in peace and comfort, and produce more comfort except you find a gold mine, but in war to kill one another any old plan does, and the ordinary man openly advocates war, using

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any pretext for to justify it, but is instinctively influenced by desire of gain to raise the price of his wares—not to make more comforts, but raise the price to the other fellow. His mind is so narrow that he does not think the other fellow has to raise the price to him, and the money class gets power to issue more money to buy the goods for themselves, so he isn't hurt by the rise of price. Selfishness is the back bone of 90 per cent. of the wars of the world and can be logically proved. But as this work is not to prove the cause of wars, I dismiss it with the statement, and the reader can prove it himself by a careful investigation.

So for two hundred years or more the same people were discussing ways for a better plan of equal distribution, and more right to work and improve for the comfort of all, with no privilege to any class, and was opposed on one side by the traders, as it would hurt their trade; on the other side, that it would repudiate or prevent them from getting 25 per cent. interest, as that would be stealing; and that law, that is so dear to the powerful, was looked at as sacred.

The law of contract must not be violated if the people starved. How honest those men wanted the other fellow to be! Starve to give him more power to make the following one starve, but when one of those privileged classes could get the power to issue those orders and control them for the common interest of their class, it was not commonism; it was financialism then (in the common interest of all is commonism), but in the common interest of a small class it is not commonism; it is financialism from fine, excellent, sharp, finicky, drawn-out schemes.

Fineisms is in counter-distinction to commonisms—

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plain and simple; anyone can understand a simple plan. Financier was a name of derision at first, but it is respected to-day. Power commands respect (even a bull dog) and they used that power. For what does man want it for if they do not use it. If they do not want power, they would have supported St. Thomas Aquinas and his followers, so they used it, and lent the orders to anyone they liked, to produce more wares to trade; so they lent their money of their own making, cheap, as it cost them nothing, so whatever they got was clear profit, and of course the people were glad, for they got a chance to earn enough to live on and felt thankful and thought that these men were great benefactors. They gave them a chance to live, as if they were not entitled to be allowed to work before, but how easy an honest man is fooled. The laborer was so faithful that he worked sixteen hours a day for a bare living and called it prosperity. He could have no time to enjoy himself, nor cultivate himself to enjoy the æsthetics of life, but was boasted up by that cry of patriotism to give more goods for less gold than the other countries, and by that called his country getting rich. When he got no more than a horse and less than a pig, for the pig was fed well to sell; and men, women and children were hired to work in the large shops, as these shops grew large by the bank giving their money cheap so as to produce goods for trade that the merchants were interested in which are sold the small guild trades. So as generations passed the girls and boys brought up to work in the factories or large shops had to stay there, and the shops got large as the small ones declined, so the bank loaned to only the ones that they had confidence in, and that is usually the ones that pay the least wages and the ones that work

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the women and children the hardest, pays the best to the bank and so he can expand and sell the goods to the merchant connected with the bank cheaper for trade with a foreign country for gold and silver, and then lend that gold to other powers that want to maintain power over the people by making them think there is something mysterious that cannot be understood about this financial method of developing wealth (so there is). So if anyone that reasons that industry can progress or man work without the metal, money, gold or silver, he is pronounced a heretic, and is trying to dispute natural laws (there is an exception in time of wars). These fine art men can draw a very fine distinction. Of course that is finance, but in time of peace that is commonism, and labor worked joyfully, and men, women and children were employed working night and day and did not have time to think of the fine art or the beauties of life, but were ready to eat when it came time, and enjoyed it, and were ready to rest or go to bed when the day's work was done. As there is nothing so good as a dinner of any kind when one is hungry, nor nothing so good as a sleep when one is tired mentally or physically, that was their round of pleasure from day to day and week to week and year to year, and that was called merry England.

And those faithful men, women and children worked so hard they exhausted the gold and silver of the world, and the traders couldn't trade, and there was food enough produced for all, so the manufacturers could not sell to the merchants, and they could not pay their notes to the bank, and they had to stop work because the measure gave out. As gold and silver was the measure of everything, even to the laws, it measured what the ministers

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said. Even the great reform ministers blamed everything else but the money power or system. They even blamed the people for criticising the money power. That thing they said was the bulwark of the nation; that the nation's greatness was based on it, but it got so peevish when the people talked about it, it sulked and wouldn't work, and the great men that made the laws and were always faithful to their country condemned the people for scaring that great monstrosity and passed laws to prevent men from scaring that power they thought inevitable, and was thought to be the mainstay of the nation. They got it coaxed up and bolstered up by new laws or guides, and the people warned to keep quiet for a while, so it could get strength enough to let the people work it again, and by skillful handling it could work again if the demagogues would keep from making fun of it. As if no sound system would work if you laugh at it, so it took its tenebrous spell ever since, as trainers of it cannot keep these demagogues from talking about it, but to teach those poor men and women and children, you can't blame the children, as they are taught to believe in it as one of the inevitable conditions. They might be taught to avoid death, but to be taught to live without the gold and the system that controls it is insane. The bank system now is taught to be as inevitable as the gold and silver was before the system was planned and adopted, so to talk about doing away with the system is just as bad as was talking about doing away without the use of gold to measure what you can do before, so whatever is put in power is conservative. Men can be changed to work the power better for the common interest of the class, but to change the power from the class to the mass would be utter destruction,

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as the nation would have nothing to rest on so the class says, only all the people. So these great learned men told all the poor men, women and children how they should keep all the people from destroying the power that gives them the privilege to earn their bread and butter, and some good men suggested to take the responsibility off their hands and place it on all the people to look after the poor men, women and children themselves, and not let the men work over eight hours a day and keep the women and girls at home to beautify the home and the boys and girls at school; to learn the art of being cheerful by learning to play the many games of sport, so as to develop physical and cheerful manhood, and then these makers of the laws and guardian of the laws and protectors of their clients make long speeches and long briefs, they are so long that they never come to an end, for when they cannot fit any more language in, they refer you to a decision or another brief, so there is an endless chain of briefs that will prove it cannot be done, and of course the poor men and women believe them, for they have confidence in this power because they tell them that they were given work when the government wouldn't let them work; and of course a faithful man or woman is intuitively grateful when they are led to believe that if it wasn't for them they would have starved to death in the midst of plenty that they produced for others. It is a natural law in the nature of man to worship that what they are taught to believe is the power that saves them. The sun worshippers worship the sun for giving them heat, the moon worshippers worship the moon because it gives them light at night, and when they cannot see it, they take sticks and make a general noise to drive the clouds

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away, and after the clouds go away they are contented they have done their duty.

And the ancient Egyptians worshipped the Nile and prayed for it to overflow so it would fertilize the land, so they would have good crops, and the alligator was one of the sacred beasts, as they were taught that they fertilized the water that was left on the land, and they worshipped the alligator, too. So the honest working man can be taught anything, and especially those things he is closest to and cannot understand, but can believe if you don't reason back any further than the object they are taught to believe. Never go any further than the object you want them to worship, and they will die for that object. So all the books written since that time on finance never go back further than the metallic measure; they never tell why the metallic measure or medium was adopted, they only reason from that adoption just as serious as the philosopher reasons from the vegetation on the earth as the beginning of vegetable life, and in turn animal life and tries to make himself believe it is just as inevitable as the vegetation, and some of them do, and make thousands of others believe the same as Momson, the great German historian, said, Greece fell for the want of capital, as if a gold mine built it up and educated all their great scholars and philosophers and artists and architects, when, in fact, it was Roman capitalist system pulled it down and prevented it from developing. He also said if the Romans had used gold in place of silver it would not have crumbled away.

Now when great minds like that can believe such things without a word of logic to prove it, what can you expect of a people that have to work night and day to get enough to eat when it is lectured to them once a

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week at least. A great historian said Rome destroyed all previous records of the industrial system and prevented the writing of any, and even the criticism of their present system. But Pliny wrote letters condemning it, calling it scientific slavery; so you cannot blame the people for believing it inevitable, when all the books and papers teach it all the time, when they haven't time to think themselves. If they take time to think of other things than their work they will lose their job, and that means no dinner. So after each panic, as soon as the hopeless debtors gave all their property over to the money power, and the people had to be consuming clothes and other things, the congestion of goods was removed from obstructing progress, the measure or medium got measuring again and the men, women and children got to work, they felt more thankful than ever that the inevitable right to produce and improve for their own comfort was no longer denied them. They thanked the boss, as that is as far as they could see the cause, not knowing he was a subject as well as themselves, and of course blamed the boss as well as the demagogues (that did not believe in that Pagan God as was taught them) for the shutting down of the mill. So as time rolled on factories became bigger and the trades' guild died away, by the dying off of the old men.

The children working in the factories followed that calling as the only one; they were free to work in the factory or starve. There was no compulsion, every one had their choice. Any effort to make the factory life tolerable was punishable by imprisonment; as the law man, as he after was called a lawyer, that looked after his clients in Parliament, and are always faithful to the

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boss, the same as the poor working people were to their boss by proxy, made laws to punish the proxy boss as well as the people for any malfeasance in the discharge of their duty that was not agreeable to their boss, so there was not much danger of getting away with any property, so the law was made very severe on a debtor as if a debtor was a crime. But this money system compels someone of the people to take a chance to borrow money from the capitalist, the bank, as that is the only place that issued it, and they never spent it, so if they did not spend it they always lent it, and lending implies a call; so if it is called there is none afloat, some one must go in debt to start the wheels of industry. But woe be unto the debtor if he defaults! And that debtor is the proxy boss usually. So the boss himself was not able to make much comfort in the factory for the women and children, and if men agitated against capital (that was by them looked upon as scarable and might run away) and wanted better hours for the women and children and better accommodations and felt for the children; in fact, it was not the father of the children that complained, because he was thoroughly imbued with the belief he ought to be thankful to get a chance to work after a panic for a few years under any condition, but it was some good sister or priest and a minister that had fallen from grace, as they called it, and several so-called demagogues that couldn't speak loud for fear of going to jail. They were the ones that complained for humanity's sake.

Until about the year 1800 it got so bad that Sir Robert Peel's father owned some factories as a capitalist, visited them, and was so disgusted with the sight of the women and children, that he caused to have a law

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passed to prevent children from working under nine years old, and made it possible for women to have some privacy. If anyone else asked for such a law, he would be jailed. Now think of a law, made by learned men at the instigation of the descendant of the bandits and traders for the purpose of personal gain only, and by people that had reached that eminence greater than the baron, and their power one hundred times greater, to allow women and children to work like beasts, and jail a man for protecting them. The baron never abused his servants nor serfs like that, they all had a place of their own to work and produce their own food, and were guaranteed a living with continual freedom to produce from the land. No gold mine nor trader to be subject to, only a part of his own productions to keep up the estate, as the baron's wealth was in the grandeur of his estate. The baron made rules to protect the women and children, and the old, and honored gallant young men for their chivalry by knighting them, especially for protecting the virtues of young women—what a contrast! No wonder the barons despised them and loathed their company; for temperaments and tastes so opposite cannot harmonize.

And that is the temperament that is bred by greed of power or gain, and the disposition and temperament is the same wherever capitalism prevails. They believe they are justified in subordinating all things to collect their legal claim, and believe laborer is audacious to think of making a plan to make money, the result of their labor in place of them making it to call labor. Their aim is wealth, because wealth gives power over their fellow man. They do not want wealth for comfort, to make their fellow man happy, they want it to

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make the other man scientifically a slave, by giving him a choice to give to him or starve, and tries to make him believe he delivered him from the baron with all his pictured evils that never existed, because the facts prove the contrary.

Now as wealth is centralized by the power of capitalism, and as labor is attracted to money, as money is a means to food, labor is attracted to where the power is, therefore the natural gathering of labor in small villages first, and towns next. As capital becomes centralized, then so in proportion labor becomes centralized, as labor must follow capital as a means for food, hence the decline of the village and later the town, and then the land. As capital calls labor, it must call food from the fertile land, and like labor, it cannot go back as long as capital calls labor, so the ultimate decline of the land, and all must crumble away. But England and most of Europe are like Rome of old, they conquered new lands for trade, first for gold to get power over their own country, and after to exchange their wares of the labor of home with the settlers in their colonies for food to feed the laborers at home. As the barons prevented the depleting of their land by reserving of it for parks as much as possible, and of course the cheaper they got food for the labor, as the man must be fed as well as the horse to get anything out of him, the more products they could get out of him, as the less it cost for the food for a horse, the more the owner got out of the horse, as the laborer did not get any more than would keep him. The traders got the rest, and laws were made for the colonies that they had to trade through England, and were not to manufacture anything that England could, so the colonies were obliged to

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trade their food for their wares, and settlement was made ostensibly for the good of humanity, but in reality for the good of trade, and to keep the workshop at home in England; and England began to draw food from North and South America, Australia and all parts of the world, to keep the laborer fed, and if it had not, England would be ruined, and her land depleted of mostly all its vegetation to-day. But by feeding labor from America, principally the United States, the farmers in England and the capitalist, to save their land, built a system of cars to deliver the decomposition out to the farms, and have made them more fertile than before; but when they have depleted all the United States and Canada and Africa, and any place they can, and by the help of the cities in their respective countries, the inevitable fall must come. If capitalism prevails in all the subject countries, England will be the last to go. United States will go first, as she is working harder than the other countries to get rid of her natural wealth for gold.

TAXATION TARIFF AND THE CAUSE OF AMERICAN REVOLUTION.

In all this strife and anxiety of all the people, the new capitalist class, intoxicated with the desire for power at home and abroad, the labor class striving to get enough to live and the barons apprehensive of the growing trading class in their wild rush for wealth, and the farmer trying to get enough from his ground to pay the rent, each one for himself both privately and publicly without any regard for principle or justice to the people at home or abroad, and especially the weakest and faithful, the laboring class, so all kinds of taxation schemes to pay for the wars the traders brought about by their greed for more territory in America, and the barons always on the defense to prevent the land from being taxed, so they taxed everything else. Of course it does not make much difference to labor who is taxed or what is taxed. The labor produces everything, pays for everything and only gets a living whether the tax is high or low. The traders, the bankers or capitalists and barons produce nothing, therefore pay nothing. They spend it for the laborers in paying the tax and spending the tax, and if the labor doesn't produce enough to feed all, the householder and the tenant cannot pay the tax and rent, so they tax one property when the other property cannot pay, and then levy tax on trade to make it appear the trader pays it and taxed the trade in the colonies, but

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in all this shuffle the laborer and producer pays it all, and they seem to be glad to do so, for the more destruction is going on, the more labor and the higher the price of food goes, so they are imbued with that principle of the jingo to destroy it at one end and produce it at the other, makes prosperity, and the cry is it makes work for labor, as if that was all man wanted was to work. Labor was not supposed to have time for amusement, as that would dissipate him; war was preferable to keep labor busy either fighting or producing as if there was no other way to keep labor usefully employed but to carry goods and build ships and railroads to carry goods from one country to another, and the great seat of power was the Bank of England, and nothing moved then without the bank's consent. Absolutely not a word did they say openly, but traders, producers and laborers moved as the wand directed, and every move of the wand was undisputed. Any disputes between the traders and producers and laborers of a moral or ethical nature the bank was unconcerned, and any taxation plans that did not affect the bank the bank was unconcerned. They knew whom they got the profits from, and it would come to them whether the farmer or laborer paid it. The trader collected theirs for them. Then the financiers wanted to be honest and thought it bad that so many clipped coins were in use and coins half worn out, and poor labor was cheated in England, as they had to take a half-weight coin in place of a full-weight coin for their wages, as the coins would not be taken by the bank. Only in weight they always kept afloat and wore out more and more, but the laborer had nothing to put in the bank, and the coin bought a dinner or food just the same as if it was full weight. It was equal to the bank

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note in exchange for wares. No one cared what the metal was as long as it bought so much food, but such a farce ought to be stopped, as they began to see the failure in their pet coin system, and that nothing but the full weight of metal ought to buy the wares exchanged for it. As pure commodity barter pound for pound, so if the half coin exchanged for as much food as the full coin, the laborers would soon see the farce, and believe these demagogues that was teaching the labor and spoil their system, so the government must be honest to that poor laborer, as he is worthy of his hire for his faithfulness, and this gave them a fine opportunity to display their interest in labor, and it worked fine, so all the coins were called in and new ones given in exchange. It was found that the old ones only paid 48 per cent. of the new ones, as the government is not a producer; it is only a protector of all, or part of the people, just as its advisers direct it to protect. So as all the capitalists get full coin for half coin, someone must be taxed to pay it, as the capitalist cannot lose it. That would be dishonest, so they want the government to be honest to them, and they taxed the window lights in the poor man's cottage, as there were a thousand laborers to one capitalist. Labor paid it direct. Everyone must be honest to capital, even the government, as that is the highest power, and it pays to keep in with the power, so that was the beginning of the Queen Anne style of cottages, making windows as small as possible and put them just where they were wanted in the house so as to make as few as possible and avoid the tax. So the bankers do good indirectly, if not intentionally, and gave England a new style of house, so each class was clamoring for the other fellow to be taxed without regard to principle or result;

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and all taxation and tariffs were based on the same principle, and the result has been the same. If continued long enough, the difference in conditions was only in degree. The principle of all taxation was to make the producer pay the tax by the medium of the privileged class wares, and the little fights between the producers and the traders, who will be assessed, do not concern the privileged class. The producers are the only real payers and the privileged class is the ultimate receiver. The trader acts as a buffer to keep the laborers from the capitalist, and he does get buffed sometimes.

There has always been strife and anxiety and hatred between the classes from the first commodity medium to pay taxes to the present day. It ruined the Roman Empire, and it is ruining Europe and America, and America first, and there has never been internal peace where it is practiced; and the United States revolting against the taxation system and the acts that caused the system were responsible for the revolution and the ultimate political separation. But not industrial separation, for the little capitalists in America could have no power to exploit the American people if they disowned the power that controls the industry of the world, if disowned their doctrine would be exposed.

And the little capitalists of America were foremost in the rebellion for a reason.

In England the tenant was hard pressed to pay rent and taxes and labor were high to the farmer, and produce was coming from America in exchange for wares of labor and interest and other exchanges. The baron to help himself to get more rent to keep up with the growing demands on account of the growing capitalist class that lived in luxury tried to excel the baron. The

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barons caused a tax to be put on grain and food stuffs, called the Corn Laws, to help the farmers to pay more rent and the tax that he had to pay, as there were all kinds of taxes on the little fellows for the benefit of the big fellows. And previous to about 1750 the capitalists took very little interest in America. They left it to the traders, and the traders, now that they did not produce any wares to interfere with their trade as a trader, believe that trade is the basis of wealth, and does not know what the producer would do without the great traders, as he unthinkingly believes the commodity medium is inevitable and cannot be dispensed with and acts as if the producer is only an incident to enable the man to work. And all his plans in conjunction with the capitalist is to see how they can get man to work; the implication taken from all their laws and books and papers on trade and capitalism. What it has done for labor is voluminous, as if labor was a mere incident and should be thankful that trade and capitalist exist.

The libraries are chock full of books telling of a people in one section and another, and one country and another that the people are idle and cannot work for want of capital, when in fact it is the capitalistic laws that prevent the laborer from working without the commodity medium and that labor cannot produce, so why is it labor's fault. Impossibilities cannot be forced by law and labor obeys law and waits for the call of law-made capital. As capital had by this time covered all of England and was looking for new ground to work on for greed only, it caused to be passed a law to prevent the colonies in America from allowing little banks to continue in the colonies. Of course they only had to whisper it to have it done, as their learned lawyers, ever

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faithful to the client, gave reasons why the small banks in the colonies in America should be stopped—as they bursted up sometimes, and other notorious acts on the poor colonists that they were so desirous of protecting. They could not stand it to see one of the colonists living on the workers by such a crude plan as those mortgage banks. How they did feel for the poor farmer in America! They even would not let the colonist's tradesmen make clothes for the poor farmer in America; they wanted to show the people how they would protect the farmers from the little banker. It was shameful in their eyes to see how poor men gave their work for such orders for food. It was disgraceful as they saw it. They ought to wait until they got a gold dollar before they work. That was the spirit of the English capitalists toward the colonists, and they revoked all the little banks in the colonies, and of course the small capitalists that were despised by the big ones in England. With the government behind them it was as sound as the people that supported them and no more, but by this time they grew to believe they supported the people, and as they took the place of gold and silver, and the law said that commodity is the only medium, they thought they ought to be the only medium also, and were jealous of any other medium that came in contact with theirs. Hence the stopping of the banks in America, so the people in America rebelled and backed up the small capitalists and got their liberty and allowed the small American capitalist to control them. When the government got behind them they were as independent as their big brothers in England, and felt they owned the government the same as their big brothers did.

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CAPITALISM IN AMERICA.

When America got political freedom to make their own laws, they made them subject to capitalism, the same as England, the very power that caused them to rebel, for if there was no taxation there would have been no war.

And for them to go and directly do the same thing that all the old countries have done, making two houses of Parliament, one to obstruct the other—but that is not so important an objection—but to establish capitalism, when the foundation of all countries is founded on industry, what is ethics and æsthetics without industry and industry to be controlled by a central power by means of a commodity medium to pay taxes or wages or debts of any kind, when the people that control that commodity control the industries of the country, whether be it at home or abroad, the adoption of the same system fundamentally as they rebelled from proves one of two things: The leading class in the Colonies wanted to get the capital power in their own hands, or the power of traditional habit could not be shaken off. It proves in either case that the people as a whole are inclined to traditional worship and not revolutionary, but progressive in an evolutionary way. It also proves what power there is in a continuous tendency that will make an honest people believe what they have been taught, and will suffer to continue that belief in a material subject, as well as in theological subjects, even if they do not understand it logically. Material things can be defined and logically explained, where theology cannot, so it is better to believe than to try to prove. But to continue a material system that creates more hatred

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and misery than all other systems, and a system that virtually affects the very foundation of human life, that prevents a people from the inevitable right to produce and improve, and obstructs that right until men look at it as a privilege and not a right, it seems insulting and egotistical and unfair to say it was ignorance, and that the people were not desirous of giving the people freedom, but a class wanted to dominate for pure selfish reasons.

I cannot indict them with pure selfishness and gross ignorance, but I do think it was traditional worship and unconscious belief in the system that they had worked under so long, and were too modest to think of suggesting any new one (or the old original one of Solomon). But how can man think of an entirely new system, when all literature for two thousand years says it existed forever, and was a custom since productive labor began.

People cannot be educated away from a belief in a year that was innately born in them, and by word and by act forced upon them at every turn, until it was considered as inevitable by the people in general as the earth itself; and I thoroughly believe the framers of the law were honest and wanted their political freedom, thinking that was all that man could do. But to think they could not buy from one or all except they had a piece of gold or silver, when there is nothing greater than all the people and all the land, if one can imagine all the people standing still on account of a system made by all of the people, and apparently helpless, and asking a very few of them to relieve them in that system, if only for a short time, can it be possible that an ambitious, intelligent people having possession of a

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great fertile land, with the material on and in the land and the fertility in abundance, would commence with new vigor after they were politically free to produce and manufacture all comforts of life, and strive to give more of it away for less gold to overcome a nation that had to practice it to get America to feed it for nothing? England had grown to that state of dependence by her predominating trade policy. She had reached that state that she had to trade to live, and for the other nations, especially America, which was self-sustaining without trade or commerce, that wastes half the labor of the world, could adopt a system of exchange between themselves, and created the medium to exchange by improving the land publicly, and the medium would be the tax itself and the possession of it would be the certificate, that the bearer paid the tax to the individual that did the work by private exchange at their own option and at times suitable to themselves, consistent with the progress of the country, as the natural private development consumed the public development forming a complete circle of exchange, and only moving in proportion to the work done. The certificates numerically measure the work publicly done, and the private producers consuming them, as they feed the public improvers, and if the public improvers individually force the public work faster than the private producers consume, the certificate, numerically stated, would fall in relation to private productions, and more people will improve privately. There is no danger of making things too comfortable or beautiful when you have to work for it, as to exhaust the energy to beautify decreases the tastes to enjoy, and the cultivation and education of the æsthetical branch of life creates the emo-

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tion of pleasure by pleasing the senses of man; and the senses cease to be pleased by the continuancy of the same vibrations of the same sight, sound or taste. As man in degree to his developed tastes of the beautiful, and his love for comfort that pleases the sense of feeling, will be the incentive to work to the degree that gives him comfort, for without comfort life is not worth living, and every individual will enjoy the comfort of his own according to his mental and physical ability to please the people generally.

The man that pleases the most by the least energy is the man that enjoys the most; so if he pleases the people the most, he does the most good for the people, and is entitled to the most. But quantity is no use for one if he cannot use it, as under this system there would be no power in quantity over the other man, and as the minimum pleaser would enjoy to the degree he pleased the people by the amount he got from the people, and nothing taken from him, even if he is the weakest, and the certificates can be kept for old age and sickness, and what better security would man want than orders on all the goods in the country to the amount of the orders the bearer has, and the Government guaranteeing the paying of the same, by what the bearer wants in the country, for sale, and each one, a certificate of work *done*, not promise to do, but done for the improvement of the land that the people enjoy, all on a cash system, no issue, and loan, and call, but a mutual exchange, in degree to how the individual pleased the people, but none idle, and none forced to overwork, but all must work for what he wants, it matters not how little. Man can live where he likes; but the easiest place for man to live would be on fertile

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land, and that is his individual choice. He can live on a rock if he likes; but he cannot get food from a rock. So it is easy to see man would live in small social groups on fertile land, where vegetation and flowers abound, and by his intelligence he will not overpopulate. If people want to live in cities they can do so, either large or small, according to the natural attraction; but no capital calling labor to live in tenement houses, or lay idle on the land in the country, for the want of opinion-made-capital, can be the principle of a plan for the United States, and man would be industrially free, and then our Government would only be an ethical question. Long tariff squabbles as privileges could not exist under such an industrial system.

And that could have been the plan of the United States, but it was not, and is not to this day. But they had the freedom to make any industrial plan they wished; but they followed the road of the least mental resistance and merely copied the plan that controlled the former master country, unconsciously making gold and silver commodity the basis of all medium. Measured by gold and silver and circumventing them with all kinds of laws to make them work, and try to keep them and exchange them, at the same time thinking they must have them for foreign trade, but tried to prevent them from going away by all kinds of tariff laws, nationally speaking, good to get and bad to part with, so ninety per cent. of the laws in the United States, directly and indirectly is the result of trying to make that commodity money stay at home and spend it at the same time. They wanted to keep it because it gave them power over the fellow that did not have it, and wanted to spend it or lend it to give them comfort. So the man

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that spent it for his comfort was under the power of the fellow that kept it for himself or his family. So there soon became two classes in the United States, the same as in England. The spending class can be divided into farmers, laborers and traders, or business men, as they are called now, and any of those three that practiced the keeping of the commodity and the lending of it combined, soon merged into the capitalist, which is the keeping class, and any of them in the capitalist class that practiced the spending for their comfort soon went into one of the other classes, and from all of these classes developed a speculation class. But as the classes fundamentally differed in tastes and temperament and desire, their industrial aim was the same, and that was the commodity money, as that was the only way by which they could obtain their comforts. Although the people are of different dispositions socially, materialistically they are the same, and by their independence they were broad enough to see that man had a right to make his own law of conduct; but as he was never taught about the power behind his former master, England, he thought if he possessed the power of his former master, that was all. But experience has proved his error; his faith and patriotism in the constitution is so honest he tries another amendment, believing the amendment is the last or final one, not even entertaining a thought that the gods (as he thinks they were) could err in forming a law. Can an intelligent man understand such gratitude and faithfulness to a man-made law? (Even the great, good, man, William Jennings Bryan, in his great speeches, based his belief on the silver question, as it was called, because it was mentioned in the constitution that the money should be

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gold and silver. When great men like Mr. Bryan do not go back of the constitution for their basis of what is right or wrong, how can you expect the millions that never had time to think to go back of it?) The constitution is as far back as it is necessary to settle individual disputes within the nation or club or any organization. But to prove the constitutional right, man has got to reason back to the inevitable right of man to live; therefore, a false basis for laws can never be made a true basis by amending it. If the constitution is based on the assumption that gold and silver or some other commodity must be used as a measure to regulate what all the people can do individually, when any commodity or all commodities are useless (fundamentally), without using them for the comfort of man. The world is improved by the intelligence, and physical ability of man is a positive proof that the industrial development should not be proportioned to any commodity not necessary in the material construction that is constructed for the benefit of man. No class of men have a right to control another class of men's abilities to construct by any power, especially not by the fact of the possession of one metal; and any constitution that stipulates that the industry of the land is exchangeable only by such a metal, or the orders for such a metal, that constitution makes a man an arbitrary slave.

There was a reason for a physical slave; to be a slave, he could not help it.

There was a reason for the subject of the Roman Empire to have to pay all the taxes in gold and silver, as the armies of Rome would put him in jail in time of peace and kill him in time of war. But a self-constituted constitution that demands the same cannot be

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justified by intelligence, and, therefore, it must be arbitrary domination. So the faith in the power of youth, blinded by the desire of gain, had no time to philosophize or plan, and vigorously overcome obstacles that would have halted the less ambitious and caused them to think, "What is all this strife for?" But the courage and ambition and faith seemed to inspire new life by the more obstacles they overcame, assisted by the use of the nation and the fertility of the land that was so bountiful.

No thought of exhaustion ever was suggested to them, and work seemed a pleasure. The further they carried material the better they liked it, because it made work. But can this destruction of the fertile land and the building of the cities go on forever? It is self-evident that the more cities the sooner the land is exhausted; so the harder the laborer works on the land and the more he tills it and the more he sells of it, the quicker the land is exhausted, and the harder the trader or business men work to build up the city, the more the city needs to keep it, and it must come from the land.

Now there is a reason why the people go on in that mad rush. All people are subjects to money. Business men must go in debt to do business, and when they pay that first debt they must go into debt to continue; as debt precedes business, payments must follow debts, so debts first before production.

The mind is in a continual state of speculation and has no time to ponder, except to know how to pay the debt, and hopes each time will be the last. As nature always protects itself physically, the spirit develops the hope to protect the mind from seeing the end. As the mind is in a speculative state and all do not fail and all

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do not win, but the spirit encourages the hope that he will be the one that wins, and if he does not, the spirit invariably in the youth increases the courage with a stronger hope of winning next time the wheel turns around. As the wheel of finance turns about every ten years, as the profits from the lines of industry are then about equal to seventy-five per cent. of the loans made, so by that time there is only twenty-five per cent. of the money in the business channels, and they cannot have the loans when the money is scarce, as money measures the business, and the business is bad, and bad business cannot demand loans. So business is tapered down from the top to twenty-five per cent. at the bottom, so the least noise would make it fall. So no one can afford to tell the truth, and that is the time all the people cry confidence to the other fellow with no faith in anyone himself, and that is the completion of the financial circle, and that is what is called the panic and lasts until the capitalist starts another circle. After combining the fragments of destroyed industries and make them loans, as debts always precede industry, industry must start after debt, for if the first debt is not paid, the circle cannot be made, and as the mind is speculative, it hopes to complete the circle, and have the money and pay it, too. Some get away with it, and each individual in business thinks he is the one next and is willing to take the one-to-ten chance. But the whole industrial system cannot have the money and pay it, too, so there must be a panic, as each succeeding panic draws the industrial circle closer to the money center (as all business radiates from the money center) until it is merged into the money circle, and when that comes, God help the money circle with no standing army to protect it.

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The individual was always dependent on the money circle to do business. Now he is dependent on it to get work. The individual money lender is not to blame; he is trying to make that commodity money system work that the constitution calls for. He is only working the system the only way it can work, between producer, trader and capitalist, and to prevent it from working that way it cannot work at all to any degree of life.

So the capitalist should be praised for doing so well for the community by the only system the government gives him to work with. The first article grants all the people life, liberty for the pursuit of happiness, and the next subjects his pursuit of happiness to be measured by a gold mine. So he is given liberty to use that one commodity with the most scientific skill his brain can develop for the comfort of himself; and because he does that, the government blames him. Of course, no one blames himself, and you cannot expect the representative of the people to blame the people. So it is easier to blame the capitalists, and then pass restrictions on them, such as not to get the full price the market demands. In some places they get ten per cent. and some places five per cent.

It seems a little inconsistent for a government to want the people to have dear money, and calling it good money, because it is dear, and then not let the individual collect the dear price for the use of it. That is not liberty. Why give one commodity a privilege and not get the full benefit of the privilege? That proves it is not a sound scientific system, for if it was, it would not destroy itself nor congest itself (as science is to find out what nature can do), and when the natural

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workings of a system will not circle and perpetuate itself, it is not a natural system and therefore not scientific.

The nation, State and county has got to go in debt before it goes into industry, and the more industry it goes into—that is, the State or county industry, is to improve the county in ways that are not private, as for all the people to do private work, is interfering with private freedom, as government is to protect the individual in his private life. The individual should be allowed to take any calling of a private nature he chooses, as the government is only all the private individuals combined to protect each individual in his private freedom. Then the prerogative of the government is to do all things that if done privately would prevent the individual's progress, as to prevent the individual's progress for comfort would not be giving the individual protection to pursue happiness (as protection implies freedom, freedom implies protection). If all the people are the highest power, why should all the people go into debt and pay tribute to improve for all the people, and be measured by any commodity. As the individual is the unit of the nation, the individual is the unit of production; and if the individual is protected by all, and if the individual in any county wants improvement for all his section, the individual that does that improvement is entitled to a certificate from all, of the highest protective body, certifying, numerically, what he has done, and that is his money, and should demand that amount when he wants it, would be only protecting the individual in his right. The government should not go into debt to commence industry. The government certifies what was done to the beneficiaries,

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and they should return the certificate to the representative of the government, to show that they paid the individual for doing what the few individuals asked to have done as a public work—no one obligated except by their consent. As long as there was a man to work there would be no necessity to stop progress, as that would originate money. That would originate the production of useful things for the private use of the people, and no public debt without a certificate to pay the debt, one class of work balancing the other class of work, and no one need go in debt for the want of money if he wants to work. If he wants to borrow and pay one hundred per cent., that is his privilege if the other fellow wants to lend it or give it away—that is their private affair. The more the speculator wants to corner money the more he has to do for the people to get it, and the more the people are benefited by it. If it were possible to accumulate faster than the people could consume it, it would lose its purchasing power by holding, as commodities would go up and money go down. So there would be no power in money. So if a person cannot use his orders they are useless, either for comfort or power. If there is no power by the possession of money, there would be no incentive to hoard money, for money is accumulated for power, and the more power one man has, the more power the other must have to combat the other fellow's greed. Money-getting to-day in quantities is to prevent the other fellow from getting power over him.

For example, Mr. John D. Rockefeller does not need money no more than he needs sawdust; in fact, money-getting interferes with his pleasure and health, but he instinctively knows if he lets go some one has power

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over him. Mr. Rockefeller is brilliant with great perceptive powers, good to his employees—princely benevolent—loves beautiful things, likes to do beautiful acts and longs to do noble things. In social life he is ethical and æsthetical to a high degree; but in industrial life he acts the animal part almost to the degree of a lion. The money system of America is injurious to Mr. Rockefeller's pleasure and comfort and millions of others. What do we live for if it is not for comfort and pleasure? Comfort is the originator of civility and civility is civilization.

And with all the desires of the American people for the advancement of civilization, and their many noble deeds in defense of the weak, and their sympathy for people in distress, and to be blind to the system that causes the miseries that exist in America, caused by the commodity money system, and have looked at it as inevitable, as there are thousands of statements made by the Presidents of the United States and accepted by the majority of the people as sound statements, such as this one made by a President interviewed by reporters of the newspapers, when he was referred to the poverty existing in several quarters in the United States: "Why," he said, "that is an evidence of prosperity; where there is prosperity there must be poverty."

Just think of such a statement in an intelligent, civilized country, by its President, and no protest made by its people. Eighty per cent. in want to keep twenty per cent in luxury, to be called prosperity in the midst of plenty morally civilized, but industrially animalistic.

I will relate a few of the acute struggles of labor with the business class and a few of the acute struggles of business men with the capitalist class.

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One of the most important strikes to prove the fallacy of commodity money was in 1825, in a new country in the midst of plenty, and the wants of the people very modest. The laborers in New York and Boston were working from twelve to sixteen hours per day to get enough to live modestly, for to continually work an average of fourteen hours per day to live is straining the last pound of energy to escape death in a free land, in the midst of plenty, where the people fought a few years ago for political freedom.

What is the value of political freedom when man is not industrially free? As was acknowledged at the Legislative hearings after the strike was over, all the men wanted was not to be compelled to work over ten hours per day, and that was denied, and the leaders put in jail as conspirators. Could any human mind get so debased as to punish men for doing the most human act that can be done—to try to get human beings from being degenerated to animals? Even animals could not live under such a strain on their physical energy. And such a contest was waged against labor that it was taken to the Legislatures in New York and Massachusetts, and in the lawyer's plea in defense of the business men, admitted it was too strenuous, but claimed it was justifiable on account of the competition between Pennsylvania and Connecticut, as they were doing the same, and argued that it must be continued to give laborers a chance to continue to work. The legislators, then in sympathy with the laborers, felt like the lawyers, that it was unavoidable in the midst of plenty.

Now competition is to see how much value one can give for the least gold, and every one striving for the same, and every producer getting barely enough to live

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on (in a country that a few years before fought for liberty). Where do the supplies go—to labor that is waiting on the capitalists? Labor is carrying the goods to where the capitalists live, and the people that are improving things for the capitalists, and to necessary traders and speculators that the system creates, where the trade to-day is computed by Mulhall as three times greater than production, meaning three men are carrying or doing things appertaining to carrying where one is producing. That is the price labor pays to live. The price is what you pay; the value is what you get.

A strike, literally speaking, is only a break where the majority of men or women are strained to such a degree by abuse or by overwork that their nerves or spirits rebel against the abuse of the body. The force or the spirit in man longs to satisfy the body and please the mind, and when the body is abused the spirit prompts the mind to protest—it is merely acting under the law of self-preservation. A strike proves the end of a long reign of abuse and hardship. So, previous to this aforementioned strike, there were hundreds of minor ones, and the people generally were producing four times their personal wants and were deprived from improving their surroundings by the lack of money. Think of people in the midst of plenty of material and organized with dominating power over the whole nation, and then, by a traditional belief, act upon it to make the individual want for the comfort they can produce by the enforcing of that traditional system, made by the Roman conquerors on their subjects, so as to make their subjects work for them and keep them in luxury and voluptuous living. But the Romans had to maintain three standing armies to enforce that on the

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subjects. But here is a people that gained their liberty from a similar power, and a system that gave them the same scientific power to make the American subjects work for them and not let them know it. They got their political liberty, but maintained the same system of industrial slavery that was more benefit to England than if they had to dominate it themselves. They made a similar bank as the Bank of England, and the majority of the stock was held in England, and the bank controlled the industries of America. The government of America enforced its power over the industries of the Americans without cost or disturbances with England, and more profits in food and other raw materials were sent to them at the expense of American labor, and seemed to be anxious to have the privilege of doing so; in fact, the government reports that the Americans had shipped more each succeeding year in their own ships, with their own labor, so the balance of gold came to them after all the tribute or interest was paid. The Americans gloried in it, and used such reports to show they were getting rich by feeding the world with the real wealth of America and starving themselves, and each succeeding year from that day to this the Americans have faithfully fulfilled their boast that they are doing more to feed the world and starve its subjects than any other nation on the face of the earth, and reports show they have. The people of America can do more per person per population than any people on the earth, and have done so; they have shipped more of the land's wealth from the land (and glory in it) than any nation on earth.

They have built more railroads than all of Europe and dredged rivers and canals to greatly assist in carry-

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ing the land's real wealth to other lands than any nation on earth. And they have borrowed more money individually and collectively and civilly to build more cities than any nation on earth, until it is indebted to the enormous amount of over seventy billions of dollars. and it takes half the products of the soil each year to pay the interest—greater than any nation on earth; and all that debt measures not one-tenth the amount that has been paid as interest by the real wealth of the land.

Can you imagine how an intelligent people can continue such a destructive policy so long without seeing its folly? It is a positive proof of their devotion and obedience to law and their unsuspecting nature that leads them to have faith in what their fathers said was infallible (without asking why is it?). So, of all the beliefs in the world, and all combined, and of all the evils that come from extreme devotion combined, has not done one-hundredth part of the harm and misery that the belief in this commodity money system has done, from the great wars of the Roman Empire and the great misery of its subjects, and the cruelty that was inflicted on the protesting subjects, where millions of men were crucified and nailed to a cross to die in agony and pain, and to be kept alive in such agony, to show to suspected subjects their fate if they protest against the compliance of the law of capitalism. Their immoral actions were condoned and excused and indifferently treated, but the compliance with the industrial law was strict to the letter.

Look at the Lord's Prayer: "Give us this day our daily bread, and forgive us our debts as we forgive our debtors; lead us not into temptation, but deliver us from evil; for Thine is the kingdom, the power and the glory, for ever and ever, Amen."

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Does not that prayer express a great feeling for a man that loved his fellow-man, and does it not prove what great misery the people were in when the main plea was for bread and to be relieved from the agony of debt and to make a resolve himself not to do evil things that the law of self-preservation prompts him to do when he is oppressed? And all the glory to any power that would give them what they prayed for, and the power surely would be a god that would relieve them from such agony and would praise him forever and ever. Think of such a deep feeling of gratefulness would be given to any power that would deliver them from such agony forever and ever, for all men (the meaning of "amen")!

Can you picture from such a prayer the misery that existed over the whole Roman Empire, and the Roman power crumbled away by the force of its own greed, and after four hundred years there was nothing remained of it but the crumbled stone and a few ruins, and thousands of towns have not left the mark where they once flourished. Can one imagine the misery of the people in that long decline? Can you wonder at all the poor putting their faith only in eternity? How could they have faith in anything else, with a steady decline, and working hard all the time, and extracting from the earth all the vegetation to feed the soldiers that served the capitalist of Rome, to collect from the producers? The inevitable had to come. And when the land could not give forth fruit with all the sciences of the agricultural experts employed by Rome to stop the decline and keep up the central capitalism, as their greed blinded them to the fact that capitalism taking and never returning will exhaust sooner or later. But

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their determination was that capitalism must be maintained if the world falls, and their drunken toasts were, "Eat, drink and be merry, for to-morrow we die." The sports saw it coming and knew the determination of the money power and their blindness, so they consoled themselves by enjoying themselves daily, not concerning themselves of the future. Is it logical to you, reader? If not, reason the facts and the acts of those times and see if you can come to any other conclusion.

The merging into serfdom was nothing more than the poor subjects trying to avoid the capitalistic power by putting themselves under the power of a benevolently inclined Roman citizen that was not subject to the tax enforced on the subjects, and became self-sustaining on their own estate. They gave them security for a living and they were comparatively contented. And as it grew sporadically over the whole of Europe, in the weaker portion first, and as the other parts weakened, they resorted to the same form of being protected under the care of a free Roman citizen, unnoticed by Rome, on account of their inability to produce to support the soldiers and populace of Roman towns. When a land cannot produce and feed and support capitalists they are entirely unnoticed and ignored to this day. As capitalism means a system of material gain, it is the important part of the system to ignore anything that is not gain for them. There is no moral side to capitalism. It cannot exist on any such basis; it can only exist on gain. To give and return would not be finance or finessism—it is commonism to give back an equivalent. There is nothing smart in that—that is common or commonism's teachings. Any person can understand that, it is so common; so finance is nothing more than a

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science of capitalism of how to get (the spirit of giving is only incidental to continue the getting). So when the poor land became poor (by continual taking and not returning), it does not concern capitalism, so naturally there would be no objection to a benevolently-inclined Roman to colonize a lot of poor subjects under his care and guarantee them a living on the land as long as they produced from the land. The benevolent Roman did not make him a body slave, as was common in Greece and Rome, but made him a slave to the land he lived on, and that relieved him as a subject to Rome. According to Roman law and custom, a slave was not a subject, and the slave being subject to the rules of the master, and the master being responsible for the slave to the Roman government, the growth was entirely ignored, as there was no gain by stopping it to the capitalists. But the land that was producing enough to feed the producer and soldier and interest to the capitalist, the holder naturally would not give up as long as he can live on the surplus; but as the fertile land became scarcer and the good land poorer, the demand on the land that was producing a surplus became greater, and gradually it became worthless to the capitalists, as there is a natural law that prevents the capitalists from getting profit until he feeds the horse that plows the ground. So when the land degenerated to that degree, the capitalists had no more use for the land, and as Roman government was purely capitalistic, the government had no concern about what became of the land; hence more room for benevolent Romans to colonize more starving subjects. So by that gradual process the whole of Europe became almost all baronial form, or serfdom, and that forced Emperor Constantine to move

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the capital to Constantinople, and as the East soon followed the decline of the West, there arose another religion in the East opposite to the Christian religion in the West, which is called Mohammedan faith, which taught them to follow the Prophet Mohammed and fight for its extension. As the teaching offered future reward for valor, the results of battles were favorable to Mohammed. Where the Christian religion taught obedience and charity to your enemies for future reward, the Mohammedan taught fight, and physical conquest received future reward.

There is a phenomenon in nature that oppression and want in one person creates obedience and humbleness, and in another it creates anger and defiance and hate to the degree of murder, and if it is universal, it is called war. War is created by oppression that develops hate and revenge for the oppression. War is also created by animal jealousy, which arouses the passions of hate, which passion is created by the fear of being supplanted in a position occupied with some degree of apprehension, and war is created by the desire for power, which is animal instinct to get strong to overcome the prey it lives on with the least exertion. The first reason is justifiable, and the asserting of that force is what has brought freedom to the degree that exists to-day. The Mohammedans, influenced by their teachings, conquered all the land around the Mediterranean Sea and held Spain and Portugal for about six hundred years and predominate the southern shores to this day. Where the producers of Europe became Christians and serfs, following the teachings of Christianity, they were thankful to obey their earthly master, which was a sequence of the teaching to obey their Heavenly Master and was

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the greatest power of influence and persuasion of all teachings to keep the producers pacified in their earthly position, and the condition was such that such a teaching at the time was a blessing, as to have the teachings of Mohammed, the whole of Europe would be infested with free murder under the conditions that capitalism left it in. It was the remnant of the great Roman armies that had taken the authority on themselves, bandit-like, to govern certain sections of Europe. That kept the Mohammedans back and weakened their power in Europe, and from the time of the death of Constantine, when he divided the Empire into three parts for his three sons, to the seventeenth century, or about Cromwell's time, mostly all Europe was dominated by military powers. With the king and his followers, nothing more or less than bandit bodies bound by pact or agreement to not have a leader or a king that was not a lineal descendant of some of the previous kings that descended from the most powerful bands of the disrupted Roman armies, as the teachings of militarism was considered noble by the Romans, work was for the subjects. That was ignoble. So when the land could not produce enough to keep up trade, and trade kept up capitalism, it had grown so that it was only through the channels of trade that capitalists got their profits; so when the land was not productive enough to feed the producer and trader, the trader had to go, and in turn the capitalist. And the soldiers that enforced the laws of the capitalists, being the physical power of the nation, had to get their food direct from the producers, as they could not dispense with it. They dispensed with the capitalists and the traders did the best they could—joined the bandit armies, or serfs, or became mendicants, traders,

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or gypsies, or common bandits that developed to the trader of Europe, and gradually gained recognition about the Thirteenth Century as legitimate traders and merchants. (Chant means to sing, or continual talk, so they were called Mear-Chanters; marine pertaining to the sea.)

Showing how the class had kept together by the force of circumstances, the serfs by their teachings of obedience to their master, and their guarantee of right to the land; as long as they produced they were contented. The benevolent Romans and their descendants became their masters and rulers, and became the barons and were kept together by their common interest to all of that class to protect themselves against the physical power of the nation. The soldiers, led by their King, were nothing more than bandits, but there could be no other result from their teachings for over six hundred years. The elite of Rome honored them and society praised their accomplishments and triumphed them for their feats of destruction on the subjects, so the instruction that they had received from their forefathers was responsible for their belief. They had a divine right to rule, and their subjects to obey, and no punishment was too severe for disobedience. So they only respected their class and were not allowed to marry out into the other class, as that would break the divine right of lineage. They had no concern of how the poor producer lived, nor the traders or tradesmen, and they considered it was not the prerogative of a king or a soldier. They gave them their freedom to produce what they liked as long as they gave the King and his aides what they wanted. They claimed the right to make the subjects obey and divinely so, and all they fought for was to keep another crowd of the

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divine right class for ruling in the same way. They got support from the other classes when the other classes were led to believe the other divine right king was more oppressive. So it was common all over Europe to teach the cruelty and oppression of the other King, even if they were brothers, so the people learned to praise the King and his soldiers and honor them for their powers in protecting them; and the more humble and ignorant the subjects were, the more they worshipped the King and his aides, and longed to do something to commemorate them for their protection and gloried in the grandeur of their King and his policies. That is the natural result of the teaching of one class to be obedient, and the teaching of another class with the right to dominate the obedient class personally encourages the dominating class, and the dominating class selfishly encourages the obedient class, until they naturally believe it must be so which they call divine.

The baron or landlord—that is, the descendant of the benevolent Roman citizen—was nothing more than a vassal to the King and his army, as his prerogative was to rule and protect. The baron was a necessary medium to concentrate the supplies wanted by the King. That left the King in a more lordly position than if there was no baron or intermediate. No kings or armies ever fought to get the privilege to do the work; to feed and clothe the people. They fought to get power to rule that class that produced and developed all the necessities and comforts of the world.

In civil life no political party ever fought to get the power to produce and develop all the necessities and comforts of life, but they do fight to get power to rule the class that does produce all the necessities and articles

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of comfort; and they use as much mental strategy as the soldiers of old did in physical strategy to gain that power and never studied nor cared how a poor man got a living, as long as he got his vote, and the more humble and ignorant the workman was, the more he worshipped the leader that got him a job to be allowed to earn a living.

So the ruling class from the time of Solomon to the present day was never educated on the science of production and distribution, for those that did rule and those that wanted to rule, only thought of how to rule and allowed the producers and distributors to do the best they could under the rules or laws that gave them the most power to rule, and did not earnestly concern themselves which part of the industrial class got the advantage of the other, but did concern themselves what class gave them the most power or material profit and instinctively and ignorantly did what they were told to do on an industrial measure, without studying the results of the law, as is evidenced by the acts of the greatest and most powerful ministers of Europe in his day, when the bankers of England and Germany told Bismarck to change from a silver standard to a gold standard and take the indemnity of a billion dollars in gold in place of silver. That would leave France with all the silver, and the demonetizing of silver in Germany and other little countries under the influence of England and Germany would leave France without any gold, and the silver would fall in price and would not pay so much foreign exchange against France, so their whole incentive was to cripple France and make Germany superior. They never thought of the industrial effect it would have on themselves. All they thought was power over France, but France had intelligent men at the helm and imme-

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diately parted with all their gold and silver and issued French notes at 2 per cent. interest and loaned it to any small tradesman as low as twenty dollars per loan all over France, and told them to produce and improve, and the notes paid interest on the loans the French people loaned to the government in gold, and the products sold cheap to other countries (England and Germany included) ; paid interest on the bonds ; other people bought from France, and eventually redeemed the bonds. Germany asked for the most useless commodity France had of all the commodities that are used for industrial development of any country. Gold is the easiest dispensed with, as it does not enter into any essential, either for use or comfort that cannot be easily dispensed with, and a substitute take its place, and especially as a medium of exchange, for any old paper money is far more convenient, and any old plan of issue gives more individual freedom and prosperity without hardship than gold and silver, as evidenced by the prosperity of France in the 1870's, and the hard times in Germany and England. Prosperity is nothing more than every one doing something useful, with freedom to exchange with one another (too simple to give rulers power). The money system of France is capitalism, but by its power to control its issue and the limit of its interest charges, and the distribution of its loans direct to small traders with no gold or silver to measure its issue, is capitalism under control, and the bankers, in fear of the power of issue taken away and the lowering of its interest to 1 per cent. as the government and a great many French people want to. It is liberally conducted, and in a panic it issues more notes for circulation and prevents the speculator from menacing trade (which will be explained elsewhere). This is

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only one instance where the greed of the banker for gain and the desire of the ruler for power were blinded to the result that their plan would have on the comfort of the people. There are plenty of other instances and some in America, and a couple of them I will relate and try to tell as near literally as they were.

When the South seceded from the North, the government sent troops to subdue the Southern revolters, and to suddenly buy food and clothing and instruments of war. They had no system of how to get the necessities to carry on the war, and gold and silver that were used as a medium, and a legal tender or order for goods, could not be produced; that is, not within the power of man to produce, and the law said these metals were the only metals or substance that could be used to stamp orders on for all the necessities of civil or military life. So that law in civil and military life prevented the government from getting the essentials for war in an honest way. If the government stored it up in time of peace the people could not use it for to develop and produce, so anyway it was an obstruction in time of peace, and a greater obstruction in time of war. To live in time of war it had to be ignored altogether, and the more it was ignored the freer the people were, so the government issued about sixty million dollars' worth of orders. They were called notes, but it matters not what they were called, as long as they had the legal tender power for necessities, which is virtually an order. They were also receivable for taxes, which was logical and just, as if the individual gave his productions as the only means the individual has of paying his taxes. If he gave the goods direct to the government first, he paid his taxes in advance, and that order or bill was an evidence that bearer did pay, and in pro-

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portion to other goods, in accordance with the supply and demand, and according to the conditions of the country at the time. What more honest dollar can there be than that? But the bankers advised against that plan. Then they issued an order with no redemption, a fiat order compelling the individual to part with his productions for it, but not to take it back to pay the debt the government owed the individual, and that would have paid the individual's taxes, and the government would have settled its debt to the individual that gave his productions to the government. Every obligation met equitably and no interest or tribute paid, nor obstruction to stop the circle of production; no congestion of money and no congestion of productions, but to satisfy the banker he compelled the producer to sell more of his productions to the trader to get gold and silver that was hoarded for the purpose of extorting from the producer for private gain in time of war. If the government had continued on its honest plan of not compelling the producer to trade with or borrow from the hoarder to pay taxes and produce to feed and clothe the soldiers at the same time, the hoarder would gladly part with his gold or silver, and the producer would not be compelled to borrow from the hoarder. Hence, every one would be free and all obligations would be voluntary. There would have been no need of two billion of bonded debt; the only bonded debt would be only what the government bought abroad and that was little.

When the government's own orders will not be received back from the people, but demands other orders in designated metal, how can it be expected for them to float at par or on an equal with gold? Is it not a reflection on the intelligence of the parties that control the

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people to admit by act that the power to control the industries of the nation in peace or in war must be in the hands of a class of the people?

When the war was over and all people returned to work, the government, thinking of how to pay the debt, proposed a plan for turning the bonds into legal tender bills, but such a plan was opposed by the bankers or capitalists. But when the government proposed to let the bankers use the bonds to get legal tender notes from the government, and lend them out to whom they wished, to their own directors, then all the bankers favored such a sound plan. Anything that gives power and profit to the capitalists is sound! Now think of a class of people calling themselves patriots influencing the government to issue interest-bearing bonds in place of tax-paying orders to put the people in debt at interest. That compelled the people to individually borrow gold to pay the same bond and tax, and the bond was issued to buy the food and clothing that the people sold the government for the war. And the same people had to borrow the bills guaranteed by the same government that issued against the bonds the government sold to the bankers, and the bankers bought them with the people's money and issued bills against them to lend again to the people. The people paying at every turn, and hampered in their progress by the power of the banker to lend to whom he liked and call from whom he liked to call from, that plan is surely fineisms, or finance of how to control the industries of the people at the people's expense and discomfort. If certificates or orders were given a tax-paying power, as they would be the certificate of the tax itself, the real bond exchangeable among the people

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and redeemable at the tax office to settle all obligations between the government and the people, as the orders or certificates were a certification of what the people individually gave the government, and the returning was the people paying the tax that was equitably assessed against the property protected by the war, an absolute evidence of justice that is not fineisms. It is what financiers call commonisms—too common, too simple, not difficult enough. Anyone can understand how to do such simple things. It takes smart men to finance.

Now think of a plan made by the government where the government guaranteed everything and the people produced everything and paid everything, and the bankers collecting everything—that is not commonisms. It takes smart men to influence a plan like that and get away with it, and be thanked for it. They rightly deserve the name of financiers, for there is nothing finer nor slicker recorded in history.

An issue of orders on the people from the government to protect the people's property from destruction is proper, as government is to protect the individual. Therefore the individual looks to the government for a plan or an order for food and useful things needed in the plan of protection. And the government to be equitable and just to all, levies the assessment in proportion to the property protected, and the return of the orders or certification that the individual that gave the assistance or food or other material was paid.

Protection must come from the common center. It cannot be divided. Therefore all orders must come from the center in time of war, to concentrate the minds of the people in the common interest of all, so

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everyone would bear his part of the burden on all. But the development of the country must come from the individual, and the individual must have his individual freedom to improve to his heart's content, and the common center, the government, ought to protect him in the fulfilment of his desires to improve and beautify his home, and in turn his county and his State, and that means the nation.

As the individual is the unit of the nation, and also the individual labor is the unit of production, and democracy is the combination of all to protect the individual in his private freedom, the individual should be allowed to improve as he desires, and a hundred as they desire, and a thousand as they desire, and a million as they desire, and a hundred million as they desire, and so on, until it covers the world, as long as the individual does not interfere with the freedom of the other individual, and the one hundred individuals do not interfere with the other one hundred individuals' freedom, and the thousand do not interfere with the freedom of the other thousand, and so on to the end.

So improvement can be individual, and free, as no one can hurt anyone by doing something useful, as everyone that is doing something useful is working for someone else; the man that sweeps the street and plows the ground, and the greatest doctor and scientist in the world is working for one another, and cannot hurt one another by doing so, and the better each one tries to do his work, the better it is for each other, so improvement cannot hurt anyone.

To give the individual freedom to exchange his productions with all, as he is bound together within a common protection for all—a medium necessary for

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expediency, and accuracy, and freedom—a medium that allows the individual to go where he likes to buy what he likes, to keep to old age, to be free from kin and kindred, for his daily bread and comfort of life. Those mediums should be guaranteed by all the people under one common interest—that means the nation—and the guarantee is nothing more than authenticity of the order, or the certification that makes the medium a certificate, that the bearer did that amount of improvement and an order for an equivalent in food or useful articles in the nation he lives in.

To create the orders, they must improve the village, county, State or nation, and as the county is the nearest to home, the village petitions for the right to improve the roads for the comfort of all, and the county refers the petition to the State, and the State to the nation, and all are agreed it is in the interest of all. The work is commenced and the certificates are given to the county from the nation, and the counties give the certificates, or orders of certification, on one side certifying the improvement is done to the amount on certificate, and the other side an order or legal tender for what the bearer wants that is for sale in the country, and the county assesses the land benefited equitably, and to be paid two per cent. annually, so as it will be paid for when the improvement wears out. So the people will only pay for it as they use it, and the orders will not be called suddenly, but in a degree to the decline of the improvement and the decline of man, everyone paying his proportionate share as the year rolls along, and one improvement calls for another, and another issue of money moves the other issue in, as the government taxes the county two per cent. for

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the money and the county the beneficiary. So there would be no incentive to do more than was wanted, and the two per cent. would pay the national expenses in place of duties or tariffs, and no extra expense to anyone, and money would never be higher than two per cent. and the labor to produce (never any cheaper) as, if it were, it would be presented for redemption or circulate to pay improvements without new issue, and labor would be the initiative of its own improvements, and the money the result (freedom to improve and protection against destruction)—a continuous improvement and a continuous redemption (as the improvements wear out) without any obstruction, and no financier to reap the profits or stop the work, but a continuous work for all, and no profits to anyone who does not work, labor issues and labor calls.

If such a plan was introduced in place of the national banking law, giving the power to the bank to issue and call at its will, and collect tribute from all labor, private and public, until the people are mortgaged to about seventy billions of dollars in all kinds of forms, and paying tribute to the amount of four billions of dollars per year—the price of half of the productions of the farms of the United States each year—and have concentrated the people around the power that calls and issues, until the country is becoming abandoned and the farms depleted of their fertility to feed the people called to the city to work for capital. How long can that destructive policy continue?

It is not too late yet to save the country from falling to decay. Can it last twenty-five years longer at the pace the people are compelled to come to the cities? The concentration of the wealth or power that control

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the industries of the country keep pace with the concentration of population, and the rise of prices of food-stuffs has gradually risen since 1900 to an alarming degree, until it is the most important subject before the people to-day. In 1896 the cry was the fall of prices, and to-day the cry is the rise of prices of the same commodities. Now the rise of prices is and only measures the degree it is withheld from the people, and the rise of each cent only measures the difficulty of getting a living. So each cent a year makes one degree harder to live. Can it continue to rise one per cent. a year for twenty-five years longer, when in ten years of a steady rise it has made it difficult for people to live? Exceptions are accidents, but there is a cause for all general conditions of any kind, and what is this cause, if money controls industry and is essential for man before he can work? Man's ambition to work follows money, and where money calls, man goes and food must follow. When fifty per cent. of the productions are stripped off the land at the call of capital and never returns, the land gets weaker from year to year; and when there are one hundred thousand abandoned farms in the East and Middle States—and statistics report crops only half after twenty years' cultivation, and Kansas agricultural reports show that fertile State is declining, and not fifty years old, and the United States census shows out of 990 counties in the Middle States, 440 have declined in ten years—is that not falling fast enough to satisfy the most pessimistic citizen? Have all these conditions been brought about by the whim of the people? But ninety per cent. of the people do not realize the force that moves them from the country, town, village and farm to the city, and the force that compels

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the farmer to part with the most valuable substance on earth for a commodity—first to pay taxes, and second wages, and third debts—and that commodity only a medium, as a person cannot use it for anything else, and he cannot produce it on his farm nor in the county. It is not within the power of man to produce, but it is mandatory that you must get it for a representative, and that representative has more power than all the principles and commodities combined to control men, and it is made mandatory by law, and is guarded zealously and enforced severely and strictly. All industrial laws in the United States give it preference and protection, and it is revered, coaxed and petted, and is looked upon as indispensable, and all industrial laws are based upon that belief—it must be a belief, because it cannot be logically demonstrated to be essential for industrial progress, but can be logically demonstrated that it is a great obstruction to progress, as explained elsewhere.

As man produces all things on the earth that is produced by labor, the same labor ought to produce the medium to represent all things, and if labor had the power, it could return to the fertile land and produce and utilize all things with freedom from the banker and consume all his productions, by exchanging with one another by a medium that is the true representative of the result of labor to improve the country they live in, there would be no power to call his productions of his land to any great distance that it could not be returned. With labor being free from the banker, he would live where he could live easiest and comfortable and be sure of his livelihood as long as he preserved the land.

Think of the great fertile land of America with an am-

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bitious people living in want and in fear of want, and think they will get plenty by shipping half the essentials of life for a medium to buy the other half, and call it getting rich. Is there any story in mythology that equals it for absurdity?

I will relate a few for the idolatrous public actions in the last generation. In 1893 to 1896 there was what they called a great over-production, and the people were starving for clothes and shoes and essentials of life, and the government foreign representatives were trying hard, with instructions from the government at home, to try to get a market for the over-productions of America when they were in great want at home, and no better market in the world than the mouths and backs and feet of fifty per cent. of the people in the United States at that time—as twenty per cent. of the fifty could consume all the surplus and not have a second change if they got work for one month to beautify the land for the comfort of man—is that not a sacrifice for the sake of a traditional idol and a prejudicial belief? Another instance fully as bad was gloried in as a work of success and prosperity, and the President of the United States in his message to Congress in November, 1907, related it as an evidence of his ability as the chief administrator of the land. His message said that under his administration of over seven years there was produced in the United States one-third more than at any other similar period, and there was about one billion dollars' worth of gold came into the country in the same time. Eighty per cent of the people were curtailing their total expenses and wardrobe expenses; in fact, curtailing every useful thing for comfort; that after they produced more than ever before, they got

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back more gold than ever before. In fact, there was at that time one-quarter of the gold in the world in the United States, and the people in a panic, to that degree of want that they committed suicide by hundreds in all stages of life. After they had found markets for their productions and got the medium the way the government and capitalists told them to do, still there was want in the midst of plenty. Then the great daily papers in the United States, to pacify the people, kept telling them it was their fault. They said workmen were so extravagant as to ask for steaks, and actually eat them. They said they even wanted a bath tub in their flat—something their fathers never had—and kept telling them they must retrench, to bring prosperity, and not use up those comfortable things, but to do without, and that would bring prosperity. The same papers in 1893 and 1896 were telling the same people that the cause of them not having clothes and shoes enough, and food enough, was the over-production of all those things.

Is there anything that was ever written or spoken so contradictory as those teachers of intelligence—another evidence of how a prejudicial belief will lead honest men to try to justify their belief and feel they are doing their duty.

Belief to-day is the greatest slave master on earth in material things.

The President in 1910 was interviewed and asked what caused the poverty that existed in all parts of the United States. He said it was prosperity, as poverty must be where there is prosperity. Now think of a belief being so strong in as good a man personally and socially, as any man in the United States, believing

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that poverty is an evidence of prosperity in the country, such belief is an evidence that to force such a belief from such idolatrous nations they must be educated to subject their belief to reason, and to reason from the fundamental truth that man lives from the fertile land, and should be only subject to that, and his ability for his comfort and the medium the result not the essential to prosperity.

Another evidence of how the belief in that Pagan God obstructs progress.

When the Pennsylvania Railroad Co. wanted to build a tunnel under New York City with its own men and its own material, as the Pennsylvania Railroad carries all kinds of material and food, so part of it belongs to the railroad company, but to get a medium to exchange their ability they had to go to France to get it, and in their bargaining for it the sellers of it implied that they did not ask them to come for it, but it was their own government that compelled them to come for it. As your government says, that is the only medium of exchange you can have, and the more you work and improve, and the more and harder the people work to improve their country, the more of this medium you want, and the higher the price goes. Therefore, we lend it to you. We don't want to sell it; we want 5 per cent. interest or tribute for it each year, so the people of the United States for the loan of \$50,000,000 worth of that gold pay in products each year on that one transaction alone \$2,500,000 to feed France, and not a collar button returned, and then cry, what makes high prices?

It is the only commodity that people do not want to sell when they have more than they can use of it. That

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is the time they want to lend it, because it is a sure thing, as long as it is the only tax-paying power in Europe and America. But if it was not designated the only tax-paying power, it would be sold like all other commodities. How long will the American people tolerate that great myth? Until they subject their belief to reason!

The open door policy or the dollar diplomacy is another evidence how the parties composing the government are influenced by the great bankers and traders of Europe and America, and go so far as to influence the government to go to war, to help them to exploit the Oriental people by such actions as sending men-of-war to China and Japan in 1850, to open up those countries to trade, as if trade produced anything (only work). In 1850 the United States bombarded the ports of Japan, and England bombarded the ports of China and destroyed towns and sunk fishing boats and several atrocious acts that were so bad that the reports were repelling to a great many men of note in England to such a degree that it caused the proroguing of Parliament and a new election, and the defense of the government was that the Chinese would not submit to let them trade; and the people sustained them, justifying the government in knocking the Chinaman down and drowning him or killing him if they did not accept the traders' plan of how the traders could get their goods peaceably and scientifically, and also to have the privilege of civilizing the poor Chinaman by teaching him to believe in a material God that will bring him prosperity. So there is always a reason when a gambler or speculator wants to civilize the other fellow to believe in his Pagan God.

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But Japan had an experience of that traders' god about twelve hundred years before, and China long before that, but it was so long ago they forgot the result of it. About the sixth century, Japan was a great trading people, and half the people were engaged in trade, and prices of necessities of life went so high there was almost a famine. So the people got enraged and killed a few money lenders and closed its ports to trade absolutely and made taxes payable in kind, no longer in coin, so the people went back to the land and gave part of their production direct to pay taxes, the civil departments of the government attending to the distribution of them (as China had done for thousands of years) and preserved its land ever since, and its people in peace and plenty. Although the plan of China and Japan is obsolete and no criterion to go by but what can be said in its favor, it always preserves the land in contradistinction to capitalism, which always destroys the land.

Japan was copying Rome, as the Tartarians used to trade between the Roman Empire and Japan when Rome was in her best, Japan being inhabited by wanderers from China, and as history relates, all wanderers from home turn to traders, as is evidenced by the Phœnicians of the Mediterranean, as they must trade or steal to live if they will not produce.

It is a natural law of animal nature to accept any plan that appeals to the strong that will give them more power with less energy. And Chinamen and Japanese are no exceptions to the rule, and any foreign trader that wants to enforce his plan has got to get as influential assistance as he can, hence the converting of the rulers first by participation; and as Japanese are

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intuitively inclined to trade by nature, they were easily converted; in fact, too easy for their teachers, and are now shoving their teachers out of the East, but they have developed a social unrest to such a degree that societies are formed all over Japan protesting against capitalism and likely to be a revolt before many years.

China is more patriotic and conservative, and has always taught its citizens that war and trade were unproductive and expensive. Hence the inability of China to cope with warring countries, but the ability of the people to make fine wares cannot be equalled in the world. They have been taught the æsthetical side of production as well as the utility side, and their wares are an evidence of it. It can be said that China is living two thousand years ago—another evidence of how devotion and obedience are unprogressive and what effect it has on man, for it usually takes a revolution to change man's devotion to the fundamental systems that prejudice against other forms and continually praising of their own belief makes it appear to them inevitable. Men will gladly accept subtle changes of life and consider them great innovations when, in fact, it is only another way of carrying out the same fundamental system. But China is less susceptible to even subtle changes than almost any other people on account of their great love of country, an evidence of their contentment caused by a material or industrial system that does not suppress them, as even animal life will rebel if suppressed, and by nature following the road of the least resistance it would wander away in the hope of less suppression elsewhere. Nature is instinctively hopeful. Even the plants and trees grow upward. So China with all her obsolete forms of govern-

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ment, her people are more contented than any other nationality, although her system and forms are cruel and unjust, and like all other nations it gives the preference to the strong which is the great stumbling block to the advancement of civilization, as it tends toward division of the people into classes where, by giving the preference to the weak, it tends toward equality, as to help the weak it makes him nearer the strong, and as equality tends toward mutuality and mutuality means civility, you cannot be mutual and be uncivil. Hence all people will have to be born again in the material forms of government.

No title deeds of land in China. In principle all the land of China is owned by the Emperor, and all the people are tenants to the Emperor in form only, as the right of occupation is almost inviolable. The form is: The nation is divided into provinces, and provinces into districts, and districts into farms, and originally the farms gave a certain percentage of the crops for to keep the government and collectable in the districts, but to-day they give a fixed amount. So the farmer knows his tax each year in advance. He is not compelled to find a market for his productions to get metal to pay taxes, so there is no anxiety about paying taxes, and as the married sons live on the estate and sometimes the grandsons and all in one large house divided in compartments or whole cluster of houses, they usually make everything they want for their comfort. So there is no great incentive to trade, as they teach trade is unproductive and waste labor, so their principle of industry is to make itself sustaining in each locality so as to reduce trading to a minimum and to return to the land the equivalent in fertility that they took away. The

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conservation of the land is their chief aim, therefore their exchanges are local generally and have no use for railroads to carry their grain two thousand miles and their wares back the same. All that work they save. Even the horse can be dispensed with, and as the population is so great in several instances, the horse had to be dispensed with to let the man live. So the conditions make them hate trade and railroads.

If China was to adopt American methods of trade and industry, she could not exist ten years with her great population. There is good reason for the Chinese people to revolt against the inroads of these piratical traders, and for their overthrow of the Empire, as the influence and threats made to the ruling powers by the European governments, influenced by the capitalists of Europe and America, to get a chance to get the cheap wares of China the same as England does with India by bonding the country for hundreds of millions of dollars to European capitalists to build railroads they do not want, so the interest on the bonds to Europe and America would meet the balance of trade for their cheap wares, as China does not want our food nor clothes nor any of our manufactured goods, as they do not use them. Then these arch traders must have some way to get their cheap wares for nothing, and sell them for big prices in America and Europe. Now, think of the government sending armies and men-of-war to help the great rich men of Europe to rob China under the guise of civilizing her people. How much can such people think of civilization when they shipped opium into China from India (as it seems that is where the poppy bean grows) at the protest of the Chinese people when the English government would not admit it into

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England? They would not let the Chinese government stop the English traders from taking it into China until a few years ago. This spontaneous rising of the Chinese people is to keep these pirates out and prevent the destruction of their land. China does not want war, but any kind of a mut will fight to preserve his home. When four hundred million people get aroused in defense of their homes they are attached to, it is time for Europe to cry sour grapes. Think of a people sending missionaries to civilize the Chinese, and then sending soldiers to help the pirates to steal from them! When the English gunboats bombarded their towns on the seashore and forced themselves on them to take possession of the ports to collect twenty millions of dollars, the indemnity England demanded to help the traders to get in the first custom house in China, and the English statesmen say they taught China how to finance their country. Never was a man so bad that he did not find a justification for his act, and this is no exception to the rule.

An evidence that China does not make money first in her laws is that a man lends his land for the possession of money; in America he lends his money on the land. In China the lender cannot call the money, but the borrower of the money can call the land. Land has first preference. But the creditor has the preference in China more so than in America in mercantile lines, for if a debtor dies, his creditor has a claim on the deceased debtor's relatives. That seems unjust here, but not so unjust there, for the rule in China is all relatives live on one estate and almost have interest in common, although their form is opposite to America. In industrial affairs the conditions are dif-

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ferent. The conservation policy of China is sound, but her plan of distribution could be improved. The American plan of distribution is good, but her system of issuing the medium is destructive, as it centralizes the people and the wealth and eventually destroys the land.

China has kept a fertile land for over forty-five hundred years and America has nearly destroyed hers in two hundred years. There are records of China's written money in St. Petersburg Museum four thousand years ago, and there are bills in St. Petersburg Museum (according to Professor Sumner, of Yale) thirty-two hundred and nine years ago, written in blue ink on mulberry leaf, proving that metallic money such as gold and silver were not used as the only tax-paying commodity, and cannot be found in records of any country previous to the Roman domination as one of the commodities that was considered an essential, except by the Phoenicians, as they were almost solely a trading people and used it as a trading commodity, the same as other precious articles such as pearls and ivory.

China will not build great railroads nor allow others to do it, but she will build a wall of forts to keep the traders out, as she built the great wall to keep the traders out three thousand years ago. The population is too great to allow her people to waste time trading. They would die with starvation if they did, so the open door policy will be an inevitable failure. If America wants to become civilized and take a lead in educating the people of the world, to have industrial freedom, call their men-of-war from the East and encourage production at home, give production first place and trade incidental to production, and let the people return to their fertile land, to live in peace and comfort on their

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own productions and let the traders and capitalists fight their own battles at home and abroad and see what headway they would make with no assistance from the government. If their work is beneficial, it needs no governmental force to make a success, and with the producer free to labor and the trader free to trade without any arbitrary law to make the producer trade with the trader or to be subject to the capitalist, then every individual success will mark his ability, all being free and protected in their freedom to improve and protect against destruction, and the land in America will be conserved for a million years with peace and plenty for all.

WHAT IS A NATIONAL BOND ISSUE?

What is a national, state or city bond issue? What does it mean?

Literally it means all the people owning all the material and all the ability, borrowing a medium to pay labor, to improve the country and its own labor, too.

Now think of all the people paying tribute to allow them to improve their own country with their own material, food and labor, and paying tribute for a medium created by themselves by their own law, giving the function to a class of men to exact tribute from all the people that gave them the power to create the medium before all the people can do their own work to beautify the country they live in. The same class of men by the depositing of those bonds for safe keeping can lend four times the amount of those bonds by the credit system given to them by all the people to the individual public at a higher tribute than the people do collectively, and controlling all the industries of the people besides. Think of the people paying a 20 to 30 per cent. tribute for the privilege of improving their own country with their own labors! Is that not a high price to pay to be controlled and abused and despised by those that the people keep in luxury? Can any reader literally explain it any other way?

For example, the City of New York gave to the banks of New York thirty millions of bonds at 6 per

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cent. interest for ten years in the panic of 1907 and agreed not to draw money from the banks, but the banks would certify their checks at the Clearing House. (At any other time in the absence of a panic it was not necessary to agree not to draw the money, for it would stay in the banks in someone's name without an agreement, as all the money is in the banks all the time in the absence of a panic.)

Now, the banks could not get a dollar from the government on themselves, but the bonds of all the people of the city that paid the banks 6 per cent. tribute could, and the banks did deposit them with the government and got thirty million dollars and loaned it back to the people for 6 per cent., getting 12 per cent. from the people at once on the people's bonds. Whether the banks loaned it to a few of the people, all the people that work have to pay for everything, as the people that work pay for all. The few that work the people do not pay anything, because they do not produce anything to pay. Now, that is practically the same with all bond issues.

It literally means the real power (for what is greater than all the people) transmitting its power to a few to govern or individually control all the people and make them pay for it. What chance has an individual or individual corporation to know how long he can continue doing business under such a system? A false system will always create false conditions or bad conditions, for a lie can never be made the truth by amending it; it must be wiped out.

To continue such a system would soon congest itself or ruin the country, for the more the people work and beautify their land, the more indebted they become,

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until to-day there are over seventy billions of debt on the American people represented as follows: (See Financial Statement.)

Can it be wiped out by borrowing more under our system? No, because the people must borrow money to circulate it, and yet nine out of ten governors and mayors and business men in the United States say it will right itself. If they would reason to the conditions and the changing conditions for one hour honestly they could convince themselves that it will ruin before it will right itself.

In all the history of the world previous to two hundred years ago, the nation never went in debt to improve its own land with its own people and its own material.

Of all the great prosperity of Solomon's time—and he reigned for seventy years—there was never known such prosperity in any land. It was developed in a few years, and history never tells of Solomon crying for a gold mine, or crying the debt limit won't let us beautify our land and build beautiful temples. He used what gold and silver he got to beautify the temple; that was commendable, and put it to good use for the comfort of the æsthetically inclined people, not to ruin them with the power the law has given it to-day.

Let the people guarantee to labor that improves the country, by means of a certificate, stating on its face the amount of necessities of life the bearer is entitled to, and when he wants it direct (without any intermediary person) the said certificate is empowered with the legal tender power as a stamped piece of gold is to-day, meaning an order for anything for sale in the land—gold, silver, pearls and diamonds included—and no

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man would fear want with plenty of them, because there would not be one dollar of them in existence except there was one dollar's worth of improvements done (not promised to do) and not one dollar of public debt except if there was a dollar to pay it. No one would be compelled to go in debt if he did not want to, as every dollar's worth of labor to improve the country publicly would create a dollar medium to exchange in private business. So wherever man could live they could continuously improve and produce for their own comfort without being subject to any commodity or any class of men. They would only be subject to all the people that protect them, and give them freedom to improve, as no people can improve too much for their own good and hurt anyone. No people can hurt anyone by improving their own land nor hurt any other land. No one can hurt anyone by improving his own house nor can he hurt anyone by making his own dinner better or sweeter. No one can do anything useful and hurt anyone, but the opposite. The man that sweeps the streets and digs the sewers, and the greatest scientists in the world, are working for one another and are a benefit to one another and no tribute paid to anyone.

FINANCIAL STATEMENT.

The interest-paying debt of the people of the United States can be listed as follows:

Corporations (government report).....	\$32,000,000,000
Municipal and State debt.....	5,000,000,000
Bank credits (government report).....	15,000,000,000
Private mortgages	20,000,000,000

Grand total\$72,000,000,000

Interest at 6 per cent. per annum.....	\$4,320,000,000
U. S. Government tax.....	1,200,000,000
State and Municipal tax.....	2,000,000,000
Rent can safely be put at.....	2,500,000,000

\$10,020,000,000

New York City has over four billions of mortgage alone.

As over 80 per cent. of the people live in rented houses, therefore the rent can be based on half of the value of city property, which would amount to \$25,000,000,000 at a 10 per cent. rate. That is low for half the value. This great amount is the sum labor pays without a productive return, and is equal to the value of all the farm products yearly in the United States.

Now, think of all the labor required to produce all the farm products given, without an equivalent return, which can be charged to the price labor pays for a

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living, along with the great carrying charges for transportation, when, if people were distributed over the country in proportion to the productive powers of the land in their respective districts, the labor to transport could be reduced one-half, and the waste labor could be employed beautifying the country and making beautiful things for the enjoyment of the individual public.

Can any man, with the reason of a schoolboy, say such a system can last twenty-five years more and the debt increasing at the rate of one billion dollars a year? How faithful and obedient labor is to submit to this terrible load! How much more can it stand? That is the fear of humanely inclined capitalists and business men. All intelligent men admit that it must change intelligently or the consequences will be appalling. Industrial freedom would cease the necessity of borrowing to labor and immediately commence to liquidate the enormous debt, and in twenty-five years it would be reduced to a minimum, and a new generation would enjoy the beauties of the productions that were developed to liquidate the debt.

No one without work, no one in want, and few in debt. No longer praying for a gold mine to beautify the land, every family having the privilege of living in their own cottage or cabin or place, according to the good they had done for all. No one living on the toil of others, except as he wished. A scientific equitable exchange. No monopoly barter, nor one commodity commanding all the rest. Everything on an equal with labor. No medium greater than the principal. No representative greater than its master. Then the great fertile land of America that never knew a natural famine, would be turned into a land of beauty and

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filled with the beautiful supply of necessities and articles of comfort for man to enjoy in proportion to the part he did, with the liberty to buy and enjoy without fear or favor, and the inevitable right that justice gives all by the individual being protected by all.

No longer to part with half the productions to buy the other half. No longer being controlled by men unconcerned about the comforts of the individual producer and living in foreign lands.

Think of the power that the present custom gives an individual or individuals. These men who control the gold can live privately in a foreign land and control the industries of the United States and be surrounded by all the grandeur of life by the tribute from the United States and never see the people or land, and don't care what they do, so long as they pay interest to them.

The President of the United States must remain in the country and be accessible at all times, and is bound by its laws to fulfill the functions prescribed by the people through the Constitution, and he gets a bare living for so doing. But the capitalist king can dictate to the President and the people, and is empowered by the United States Constitution to do so. He can call individual loans, corporations included, and the government must enforce his orders; if not, it is revolution, and then no law exists. When he calls, there are millions who stop work and pray to the capitalist king to let them go to work, and they pay him a thousand times as much as all Congress combined and let him live in private comfort, wherever he likes.

How long can rational man live under such a self-inflicted despot?

WHAT IS CAPITALISM?

Slavery is the result of the retention of the animal propensities in man that instinctively infuse man with the desire to see how he can live on the other fellow, or how can I get the other fellow to work for me—the same desire as the cat with the mouse, but more intellectually applied. He does not eat the man like the cat eats the mouse, because if he did he would have to find or produce another man to eat to-morrow. But the art of producing from the land being discovered for him, it pays the strong to keep him well fed, so as to enable him to continually produce the necessities and articles of comfort for him. So slavery is intellectual knowledge applied to the animal instinct in man—how best to live on the other fellow's production. Education or intellectual knowledge is good or bad according to the effect it has on man. If it has a good effect, it is good; if it has a bad effect, it is bad. For example, the greatest intellectual lawyers of the world to-day are employed to use their great knowledge to suppress man. In fact, all acts are good or bad in degree to the good or bad effect they have on man (as reasoning from man). As all philosophy emanates from man, to be just and true, all results ought to benefit man, so man is the only just basis to reason to.

Therefore, capitalism is the result of the develop-

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ment of the intellectual knowledge applied to the animal instinct in man of greed for power, that the nature of the animal longs for so as to overpower the other animal to preserve himself, and can be said to be more scientific than slavery or a broader application of the science to carry out the desire of man of how he can live on the other fellow with less concern than slavery and prevent the other man from living on him.

So practicable capitalism is a system adopted by the Romans to control the industry of their conquered subjects by means of two commodities, to be the only mediums to pay taxes, which was completed in the year 167 B.C., over all the empire, as the Romans were in possession of almost all the gold and silver by the plundering of the Phoenecians of all their gold and silver by the soldiers that conquered Hannibal the Great, leader of the Phoenicians, and enemies of the Romans.

Therefore, the possession of the only tax-paying power enables the holder to get food by lending it at interest to the producer. As the producer must live on fertile land, land on which gold and silver are not found, he is compelled by law and the enforcement of the law by the soldiers to part with his productions to get it or get off the land. If he could find it on the land, he would not be compelled to feed the Romans, and the Romans would not have made those commodities the only medium to pay taxes if the subject-producers could produce it generally, for when the subject found gold plentiful in Spain and could pay taxes with their own coin, the Romans demonetized it, as that was not feeding them. The Romans also closed the silver mines of Macedonia for the same

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reason. So whenever the subjects got their own tax-paying medium in sufficient quantity to affect the supply of food to the free citizens of Rome, the Romans always used their intellectual knowledge to form a plan to prevent its use therefor.

Capitalism is a system to control the industries of the world by means of a commodity medium that cannot be produced on fertile land where man can live, or a fixed numerical amount by law. If labor could produce it continually and universally, no class could control it, and therefore could not control the industries of the world. As there is no knowledge of how to continuously produce it and continuously redeem it when it is found plentiful at some times, it creates a disturbance of the equilibrium of exchange or a congestion. When it cannot be found, it also creates a disturbance of the equilibrium of exchange, which is called a panic or hard times. So anything that cannot be intellectually controlled by the application of labor cannot be equally exchanged with labor products; but any plan or law that allows one class of people to control or issue a medium to be the only tax-paying medium without the direct application of useful labor for all, and without a corresponding method of redemptive power by useful labor, cannot be perpetual and equal. The commodity medium would control, and the opinion issue would congest one extreme or the other.

So capitalism is a power to control industries, whether it is a commodity or an opinion, or both, as exist in the United States of America to-day, the latter based on the former.

A money system is not necessarily a capitalistic

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system ; but if money is measured by a commodity or an opinion, it is capital, because the money is the means to apply the power by the controller of the commodity or opinion.

Therefore, it is the capital from the head power ; but the possession of it relieves the bearer from the power that creates it to the amount in the bearer's possession. Therefore, the bearer has that much capital, but he has not the power to issue it nor produce it. Therefore he exchanges his labor or the products of his labor, for which it did not give him any power over his fellow man, as the amount he has only measures the amount of useful labor he has done for some person or persons first, and the public second. As no man can do anything useful and hurt any one, so the producer of useful things cannot be called a capitalist, as he is not the head power. He is only equal with all other producers, even if he produces more or less, as all he has got is only a certificate of what he has done useful for the community. As every one that does some useful thing is working for one another, and the fellow. that does not do something useful is taking from one another or the man that works—and he cannot take if the collective people do not give him the power to take—therefore, he is the capitalist, and the producer is the subject along with all other useful workers. So capital is the means that gives the capitalist power. If the subject was the producer of his own medium, the medium would not have power over the subject, therefore would not be capital, but a medium equal with the labor and labor products. It would not be the top power, but the result of labor usefully applied for the benefit of all. Therefore, an

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equalized medium system would not be capitalism. But any concentrated medium system would be capitalism, because the concentrated point would be the emanating point, and the emanating point would have the power over the industries of the country. Hence, cap, the top; so capitalism is opposite to industrial democracy or industrial freedom, as democracy means all power emanating from all the people individually. So there was a good logical reason why the Romans introduced metal money. They wanted the subject to work for them, for there is no system known to man that did and can so effectively control the industries of the people by a few than this concentrated commodity system. It is nothing more than one commodity demanding every other commodity, or the eliminating of all other commodities as a tax-paying power, which means public debt-paying power. It is one commodity having a monopoly of the greatest function in the industrial world, the sole representative of all other commodities to appear before the government or tax collector to certify that the bearer has done his share of production to feed and clothe and shelter the soldiers, policemen, guardians, teachers, and laborers that work for the whole people or government. If a subject has produced twenty times as much and exchanged it with other subjects as citizens for useful things, but has not exchanged them for gold sufficient to satisfy the amount assessed against him, he must get off the land. Has there been anything that has had or has a greater monopoly than that? Can any one conceive of a greater monopoly than that? Is it not rightly called money from *Mona* (one), the monopoly itself? It is the monopoly of all the monopolies in the world

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to-day, and all monopolies are formed to combat that great monopoly sustained by all the people, gold, as the only tax-paying power which compels all private debts to be paid by the same, which makes it mandatory for all producers to get it in exchange for their products. How can the government dissolve the industrial trusts when they are the natural result of the force of the gold monopoly, where the members of the industrial trusts were forced to combine to get relief from the money trust, and thousands of small producers are compelled to be workmen in the big industrial trust, which in Roman times were called serfs or servants to the land owner, who was afterward called landlord or baron.

Serfdom is nothing more than the controlling of the land in the hands of the few benevolent citizens of Rome. As that was the only industry of that time, or the chief industry, and the basis of all industries, when the subject could no longer produce enough from the land to pay taxes and interest—in fact, the land was so drained of its fertility that it was hardly able to produce enough to feed the farmer—so the capitalist, who was a free citizen and was not subject to pay taxes, took control of the land and let the former owners be his servants or serfs. So they were no longer subject to capital, and gave about one-third of their productions to the landlord direct, and the landlord looked after all local improvements; in fact, in a subject land outside of Italy he was a government unto himself, as the Romans were not concerned much how the subjects were governed as long as they paid the taxes levied on them by the Romans. When the land could no longer produce to feed the Roman

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soldiers and people of the cities, they were not concerned what good-hearted, free Roman took charge of the land to feed only those who worked on the estate, as in some cases the land would not give food enough to do that. So there was no use of the Roman power changing the law to tax a free Roman outside of Italy made by Julius Cæsar, so necessity compelled the subjects to be servants or serfs, as capitalists then, the same as now, were not concerned what became of the subject as long as he was not able to produce something for him. The greed of gain blinded him to the ultimate result that was gradually coming onto Rome by forcing the destruction of the land for the glory of the Roman power. Little did those greedy statesmen think that the more they forced the growth of the Roman cities the quicker the fertile land that fed them would become barren, and the land and cities and soldiers and grandeur must all fall. Serfdom is not good, but it does not destroy the fertile land; in fact, it fertilized Europe, and to-day it supports a great population. But capitalism is destroying it again; not nearly so fast as it is in America, where the people are working night and day, using all their mental and physical energy, inventing machines and adopting methods of all kinds whereby they can get rid of all the wealth of the land in order to possess the only tax-paying power in America and Europe, thinking they will dominate the world, as blind to the consequences as any Roman statesman ever was.

The Roman subjects never favored capitalism, but fought for five hundred years to be relieved from it, and the Roman citizen or free Roman or capitalist kept up the greatest armies the world ever knew to

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enforce it; in fact, it could not be enforced without great standing armies. But the subjects of America go to the polls and vote for the continuance of it yearly, chockful of that false patriotism that by so doing they will rule the world, not thinking that to destroy the resources of the land they will destroy themselves first. The question is asked thousands of times: Why do the great men that rule the world continue such a destructive system? The answer is plain. The great men that control the world's governments are educated in the schools that teach the science of governing, and their minds are forced by their desire for power. Just the same as a soldier is educated how to fight and conquer best, and reasons, to justify his belief, that it is his duty to do so, so as to make the other fellow subject to him, when he is likely to be a subject himself. The great capitalists and statesmen think in the same channels. They think of nothing but power, and their satellites aspire to the same, and never think of the effect it has upon the subjects they live on.

The writer has spoken to dozens of bankers and wealthy men—good, moral men—and they have no conception of the origin of capitalism and the ultimate result of it; in fact, they say they do not care. They try to make the most out of their business, and advocate any law that favors them, and vigorously protest against any law that curtails their power. There are thousands of laws passed that confirm the above statement in Europe and America. All they want is power, the same as the statesman or partisan. Anything that will help the organization to get in power is paramount. The result is secondary. And there is not

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any system known that can give the governing bodies more unlimited power than capitalism.

Thousands of well meaning men for four hundred years and more since capitalism returned to Europe, have passed thousands of laws trying to make this commodity medium system work in unison and harmony with labor and business, and there is not a single instance where it has done so. There are panics, and booms, and defaulting, and strikes, and suicides, and murders, continually happening; in fact, all the banking laws and schemes or plans are made to try to make the gold standard work in harmony with the people, and there is not a case on record where it has. It bears out the true saying, "You can't amend a lie," which means a false system. The more it is amended the more complex it gets; and there is not a man living to-day who can understand the financial system. Every law that was passed, even the law creating the banks, has been amended hundreds of times, and the sponsors for the law have said, "Now we are sound," and in two years after there was more trouble than ever. Think of laws that allow the worst gamblers in the world to do all kinds of things that affect the industries of ninety millions of people; and the ninety millions are quite helpless. They seem to think that all they can do is to protest against the gamblers in power and put others in that will do the same or they cannot live at the game.

Is there not intelligence enough in the people of the United States, with its hundreds of thousands of schools and thousands of colleges and over ten thousand daily newspapers and hundreds of magazines to form a law or plan to relieve the ninety millions from

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being subject to any coterie of gamblers—to be allowed to exchange their goods and labor? Where is our boasted intelligence, or do we want to be subject to such uncertainties and disturbances at the caprice of a few gamblers?

And does it sound creditable to say that all the books that are in existence, written by professors of economy and financiers and laymen, and that are recognized standards for information on the financial situation of the world for all time, never reason from a deficiency, but start off their reasoning from the statement that by custom the people grew into the use of gold and silver as the best medium to use as an exchange medium, that the more ignorant used other cruder materials, when as a fact, all the incidents and acts of the people prove that the use of gold and silver for money was forced on the Roman Empire and took the greatest army of soldiers the world ever had continuously five hundred years to make the subjects submit to the using of it.

When scholars and researchers say gold and silver were not used as an arbitrary debt-paying power, and that no record can be found that the Babylonians or Israelites used it as an arbitrary money medium, they can only find where it was used as a trading commodity extensively by the Phoenicians, and the farmers got it for plates, cups and spoons as luxuries, as China has done for thousands of years, the Phoenicians being the great seafaring people, and had to trade to live. Hence, they had to go to the farmers to induce them to part with their supplies and food for their gold and silver and ivory and jewels, or anything that dazzled the eyes of the farmer for food; and up to the

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Roman domination the traders were a despised people. So, with all those facts that are universally acknowledged by all historians, the financial writers, such as Adam Smith, John Stuart Mill, David Ricardo, Jevons, Nicholson, McLaughlin and others, say that natural custom compelled the adoption. They do not say when, but reason from that supposition, and tell the reader how best to use it. They never ultimately end or complete a logical circle when they tell the reader how it is traded with one country and another, and used as a basis of credit to prove what they say, thereby referring the reader to another author, and that author refers the reader to another, and back again, one to another. If any reader can find a logical fundamental basis from any of those financial authors it would benefit the reading public. They start any place and end any place. Professor Clark, after he had written all the examples he could think of, said that the only sound basis for a medium was labor. If the reader will refresh his memory and reason, the evolution of writing and reading, he will find self-evident truths that will show the evolution of money as the medium of exchange was all originated from public labor, or how to pay it by the private producer, so that the money system is only a taxation system, or how to pay the tax.

As a proof of the evolution of the numerical system, the hieroglyphic system is one of signs of objects and articles, such as a bird, a tree, a river, a stick, a stone, a line, or dot or dots, and the combination of them acted as ciphers, so the reader knew what the writer wanted or related. But as few people could write or read, most of the people were instructed orally. As

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most of the people knew what certain sounds of the mouth meant, they could not understand the ciphers or the combination of them, so these ciphers were used to represent sounds of the mouth, and certain signs or characteristic marks were used to represent the different sounds of the mouth, such A, B, C, etc., and the combination of them was a word that meant something, and the combination of these words told something called a sentence, and the combination of a sentence *related* something, so man could write indefinitely by the combination of the twenty-six letters a scientific phonetic language system from the simple idea of making a sign representing a sound of the mouth, so hieroglyphic language was the custom. Hieroglyphic enumeration was the same, and the proportion of goods had to be the same. As the intelligence of the people did not understand the simple numerical system that is used to-day, so a man did not know what proportion of the necessities of life he was entitled to numerically. The value of a cow or a sheep was not designated by the numerical degree of value, but actually designated what he was entitled to if it was a fish, a bird, a sheep, a cow, or any article that was a necessity of life. So the shell or stone or stick or mud brick had certain marks that designated what article the bearer was entitled to, so books or records of taxes were designated as articles or commodities. The farmer that produced oats was assessed oats, and the farmer that produced wheat was assessed wheat, and the farmer that produced cattle was assessed cattle, etc. That custom is still practiced in parts of China and Russia to-day. No man was assessed for something he could not produce on the

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land he lived on; hence those shells, stones, mud bricks, etc. And it became the custom to stamp all orders for those articles of value on pieces of copper, as it was durable metal and easy to stamp. It also became the custom for the worker for the tribe or country to get those articles of value from the farmer direct, as that stamped order certified that the farmer paid the public worker. So the coin paid the tax by proxy, and it is easy to see how such a custom was only an order and certificate for the article he was entitled to in the community, not the value of the article, nor the value of the metal in the coin. So every one paid his taxes by his own production in the articles themselves, and without the intervention of an arbitrary commodity as we have to-day, and without consulting a capitalist. Of course, all taxes are paid by one's own labor, now as at any other time.

So it was customary to designate what article or commodities were stipulated as a tax-paying commodity direct or by proxy, as selfishness existed and predominated then as well as now. So the class in power would favor their own commodities, so when the Roman soldiers had nothing but the gold and silver that they plundered from the Phœnicians after they had driven Hannibal out of the country, they instinctively forced the legislators to make their commodity the only tax-paying commodity direct, not by proxy. (All our bills to-day pay gold by proxy; they are orders for gold.)

As the soldiers were the physical power of the Roman Empire (any law is useless except it has physical power to enforce it), so they were retained in action to enforce this law. And they willingly did it.

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At first selfishness was the incentive that forced them; and history is full of the greatness of the Roman soldiers and the triumphs given them by the bankers chiefly, and the Roman citizens generally, when they had forced some one or more of the rebellious provinces to submit to that method of paying taxes.

Most scholars or students of Roman history remember incidents where the followers of Mithridates almost annihilated one of the armies of Rome; and they were so enraged at the generals on the Roman side that when they were dead they poured their mouths full of molten gold, saying, "If you want it so badly, take it." Every act and law and result prove that the enforcement of the gold and silver commodity was the cause of all the wars of Rome and her subjects, and the cause of the depletion of the fertile land. So Rome had to fall. The Romans did not care what moral or ethical laws the subjects had as long as they could control the industries and the subjects paid the tax levied on them by the Romans.

Let the reader study the history of Rome, and reason why they did what they did, and I am sure he will agree with the principles or the same views printed in this book.

Also ask the reader to place any commodity as the only tax-paying medium or representative, or a fixed amount of anything numerically, and write an example to logically prove it would not be greater than the principle or a sole representative controlling its creator. How unscientific, and what more logical name can they give it than capital, the head greater than the real head.

But thousands of people say we must use gold as

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other countries do, or they won't take anything else. Now, the law to use gold does not create gold, so if the United States does not want it at home to pay taxes or debts, they have more to send to foreign countries that will not take anything else. But the balance of exchange must equalize or any one of two countries will have to go in debt to that one selling the most to any extent, as gold cannot go one way all the time, nor anything else. France does not need gold for her domestic use, and she can lend, and does lend, to every country that compels itself to have it as a medium, and her bankers live in luxury in Paris on the result or tribute of it, for France is capitalistic as well as other countries, but by a centralized bank system of issue with about four hundred branches.

Foreign trade will take care of itself. It is not a necessity, but to produce at home is. No country is wealthier than its individual members are. If the individual members of a country are practically free from debt and surrounded with all the necessities and articles of comfort, the nation must be wealthy, as wealth consists of the bountifulness of the necessities of life and articles of comfort. But if the law compels the people to trade half of their productions to get a medium to buy the other half, they are deprived of the use of the wealth they produced.

The people should mind their own business at home and develop to suit themselves, for not one man in a thousand in Europe cares what medium America has, and that one exception is the money lender. He cares, for that is how he lives in luxury. But no other man knows nor cares. If the individual wants to trade his supplies for a foreigner's surplus, the only lost labor

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is the carrying; but when he is compelled to pay tribute with his production and gets nothing in return, he is paying dearly for his belief, for it cannot be called logic, as money is the central point of industry.

All things that are attracted by money will accumulate around money; therefore, if labor was the center point of industry, all things made are the result of labor and could not be attracted away from labor. Therefore, labor being individual, the natural tendency would be for all things to accumulate around individual labor.

Man does not want co-operation in his private life (even if he does want protection in his private life). Man does not want co-operation in his private business, except where there is an inevitable condition that prevents him from living or getting a living if he does not co-operate. Hence, the natural tendency of all business into trusts by the attraction of money. No man ever said he formed a trust or went into a trust for affection or love for his fellow man. But all men say they went into a trust by the attraction of money and to save themselves from dying financially. Every one that did not go into a trust voluntarily went in by threats that he would be financially killed if he did not, and no sane man cares to die in any way or in part, materially or physically. Therefore, the trusts are the children of the father trust, the money trust, and will always remain the children until the father dies or is killed, and then the children will be put on their own resources and will be equal to all other children under human law.

No animals ever went into flocks or droves for love or affection, but they did go into flocks or droves for

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protection, as all of the strongest animals in their respective climes go in pairs.

All girls and boys of a manly spirit want to be masters of their own home and of their own business, and the strongest incentive, and it can be said, the noblest incentive of a girl or boy, universally speaking, is to be married and to take the responsibility on themselves to have the shaping of their own destiny.

No one ever saw a manly boy long to take the foot of the class; he always wanted to be at the head. Every man of spirit or life likes to take the responsibility of being president or mayor, and he shrinks at the idea of dividing the honors or responsibility. So it is self-evident it is not the spirit or nature of manly men to want to co-operate, except where it cannot be avoided.

The manly spirit of all combining to protect the individual, and each individual in his private freedom and business freedom, so as to support himself and family in comfort consistent with his ability, cannot be called co-operation, intelligently speaking.

Men cannot co-operate their mental ability. Such a thing is impossible. Man's mind must be individually free to develop. And what good is the mind developing if the individual cannot apply it individually to the things under his own command? If they are not solely under his own command, the mind is hampered to the degree of his power. To use a poor mind with freedom is better than a good mind hampered.

A good mind and a poor mind are equal, if they cannot be used. It is the use of a thing that counts either for ornament or utility. So individual freedom is the goal of civilization by the protection of all.

WHAT IS MONEY?

Money is an order on the individual publicly. If it did not have the legal tender power, it would not be money, regardless of what it is made of. It must have the stamp, and the denomination on it, so the bearer knows what to demand, and the seller knows the amount of goods or articles to give in exchange. It matters not what kind of coin, or metal, or paper, or shell it is stamped or printed on, as long as the government designates upon it what proportion of goods the bearer is entitled to so it is self evident.

Money is an order for anything for sale in the country it is used in, or issued in. If it was not endowed with that power, it would be useless to the bearer. Therefore, money is an order. There is no fault to be found with the use of money, regardless of what it is made of, as long as it is convenient to handle, and does not waste away, but the evil is how it is issued or called.

Who has a right to issue it, and who has a right to call it? (Let the reader think well of that question, and think honestly of it, and see if the following answer would be your answer.)

As money is a self-evident order on the individual public, it ought to certify what for. It ought to certify why the bearer is entitled to demand, from the individual public, goods to the amount of the numerical figures on it, whether it is stamped on shells, copper, gold, silver or

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paper, as it is only an order for value. It has no value in itself, therefore it ought to show what previous value the bearer that originated it has done for the public before the individual public was compelled to part with his labor, or products of labor, in exchange for it. Therefore, for the government or public to designate a metal or any material, or designate a certain amount numerically of dollars, would be an arbitrary demand without deriving any previous value to the country—for the public that would be arbitrary government, which is called despotism.

You cannot designate any material or any quantity numerically without you make the people subject to that material; or that quantity numerically, therefore subjecting the people, and all the people to measure their development, or improvement in proportion to the amount afloat in the community, and if the people are subject to anything except the fertility of the land and their own ability, they are not industrially free, that is self-evident.

As money is a means to give individual freedom, to allow a person to go where he or she likes, to buy what is for sale when they like, to keep to old age, to spend the results of the labor of their youth, to keep themselves and be free from kin or kindred, until they pass away in comfort without fear of want—that is the prerogative of money, and it is a grand prerogative and should not be subject to any material or opinion of any man or class of men; if so, man is not free.

As money is an order for labor or products of labor, it ought to be equal to, and only equivalent to products of labor, and not superior to labor, as all products are the result of labor, and money is an order for products of labor. All money should be the result of individual labor

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for the public, as it is an order on the individual public for their individual productions, and would be an equitable exchange for all private goods in the country under one government. As money created by labor, exchanged for goods created by labor, and redeemed by goods created by labor, it ought to be equal and equitable to every one and would be a certificate to the original labor that created it, and would certify from bearer to bearer until it was redeemed by the tax collector to collect the tax that was assessed upon the land, benefited by the original labor improving the land or country, exchanging for labor products of the land, and all intermediate labor productions, both mental and physical, to the end that all is free to take any calling or profession, to produce or create anything desired and exchangeable from one another, with no special privilege to anyone, but all guaranteed and protected by all; that the money or orders is a lien on some specified land, that the money or order is a certificate for the amount of improvements on some specified land, and is guaranteed to be collected by the tax collector from the land improved and improved by the orders of the people in their respective districts for the benefit and comfort of all individuals, and should be enforced by all to the end that all should be protected, to insure peace between individuals for the benefit of all. All things emanating from and consummated by the people, protecting the individual in his intermediate exchanges for their own private comfort.

Can the reader see any injustice in that kind of money, and can he see any justice in a commodity money such as exists in the United States of America to-day? The basic money is the commodity called gold. All bills or silver mean orders for gold and can be called by gold,

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so the persons that control the gold can call the persons that control the bills, and the persons that control the bills can call the persons that control the credits, and the persons that control the credits can call the persons that got the credits, and that in turn calls all labor from work, and that is what we call a financial panic, which is the natural result of the credit system, as the system cannot live without they have the power to call, and no one can continually lend and not call, so the panic is an inevitable result of credit, and without credit on the present commodity money basis, the people cannot exchange, as 98 per cent. of money is bills or credits of the banks and must be loaned out. They cannot be spent out, as no one can spend credits and financially exist. Therefore, industry must go in debt some place to get money to exchange labor and products of labor, therefore industry is subject to credit, and the persons that control credit are subject to them at both ends to issue and to call, so industry is not free, and what chance has labor that is subject to the opinion of the person that is benefited when the call is made, or partially made, by getting more products of labor for less money? And what chance has labor to credit money when it can be issued by opinion and labor has to exchange their products for it? It matters not what amount labor gives, let it be much or little; it takes time and energy to produce value in exchange for a medium that neither takes time nor energy to produce, and labor is always subject to its call, whether it is a big trust of either Iron or Oil, or an individual. They are always subject to its call. The only time it takes is to collect the profits from the credits given, and the credits are regulated by the opinion of the banks and the opinion of the Legislature influenced

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by the banks to that degree that gives the most of profits to the bank, as long as they can maintain the debtor producing, but the continuous taking from the producer or the continuous credit given to the producer soon exhausts the fixed amount by law (and if it was not fixed by law, the credit would be useless or valueless). Therefore, when the credit is exhausted, the progress stops, and when the progress stops, the credit is curtailed, and the credit is called to save the bank that issued the credit, and if it is general, the bank credit is gone, too, and everyone stops and blames everyone else for stopping, too, and especially the government in power at the time for not allowing more credit to be billed upon the already over-burdened debtor, as if by going deeper into debt they could continue until they get out of debt, as if the creditor by issuing more credit to the debtor the debtor would have less credit to pay.

Now think of a system adapted to encourage progress and by its natural workings congest itself! How long would any individual or corporation continue a system that would congest itself? Would they repeat it the second time? (Let the reader ask himself.)

All other systems in the industrial world are admired and commended for their recent discovery and their applicability to meet the evolved conditions reached by the intelligence of man, but the money system is commended because it is the oldest system, and was not introduced by intelligence, but the natural result of greed and the love of power, as what other system of government or control has the effective power over all the people that that money system has. That is the reason it is called capital or capitalism, meaning the highest of all powers. (Cap the top.) And that is the reason that

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the power that controls the system controls the people and educates the people to the belief that it is one of the inevitable conditions, for they instinctively believe it themselves. If they had intellectual knowledge of the cause of the system, and the terrible disasters resulting from it, their human culture would shrink from the consequences. Another of the evidences that greed smothers out the human reason and blinds man to the condition he is in, and the end that is coming to the people, by the rapacity of their greed.

If the reader will honestly reason for himself and try to write a letter to logically demonstrate to himself or others how such a system can benefit labor or the country, or any system with a centralized power to call industry can maintain individual freedom, to work and live on his own fertile land, without being subject to that centralized power, and subject to give material production to that power without an equivalent in return, and by continuously taking from the land and giving to the center where it is called; and also calling labor when the powers want it to improve their surroundings. More products will have to be taken from the land (and none returned) to keep the labor called to the center, they having power to call labor, as labor must have the medium to get food, and the farmer must have the medium to pay taxes and labor, as farm labor must have the medium to buy clothes, etc.

Those citizens that produce useful things for the comfort of man must have this medium in order to pay taxes, and must sell their products or exchange them for that medium, as that is the only way honest labor can get that medium, which they must have to pay taxes first and labor second, and the small number of people that

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issue that power or medium cannot buy all the food that the farmer has to sell directly or indirectly to get medium enough to pay taxes. Therefore, someone has got to borrow that medium or the farmer has got to borrow it himself, and commence to pay tribute, and has no other way of paying tribute than by selling more products of the farm, and by being compelled to ship more and more products to pay tribute and taxes. Thus the centralized power becomes more powerful, and the farmer more subject to their call, and the more the farmer and laborer works, the more of the medium created at the center they have to have to pay their taxes and labor, and the more demand they must make on the center to keep them working, and as demand for anything creates price, and the price is in degree to the power that withholds the article in demand, the natural tendency is a growing demand, and in turn a growing price; and as there is not anything that can continuously grow in one direction all the time, there must be a break, and the question is when will the break come? Will it be when the central power gradually calls most of the labor to large centers (called cities), and in turn calls products of the farm to the cities to feed the laborer, until the labor to handle and transport the food (the first essential of life) to the cities is three times more than the labor to produce the food? That is the price labor pays for a living. It matters not where he lives nor what he does, and as the vegetation is continually shipped to large populous centers, and small geographical centers that cannot be returned to the land which is necessary to perpetuate the fertility of the land, the land growing less productive each year, taking more labor to produce the same food and gradually growing less products from the same land,

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until the land will not produce enough to feed the producer and the carrier, the city must die. And when the land cannot produce enough of food to feed the horse that plows the ground, the horse must die or be killed to save the man (the same as in China where they cannot have horses and live, too), and then the man must dig and practically live on his own productions directly (the same as they did under serfdom of Europe), and by that process of living directly on the land and returning to the land the vegetation, decomposed, taken from the land. After a thousand years it vegetates the land again, and capitalism takes root again to continue its destructiveness of the world (the cause previously described).

Does not the reader think it is time to change the system that is working so destructively on land and labor, before it is too late to save the land?

Is it not time to distribute the power vested in a central body to the individual labor, so that the medium to pay taxes, which means all debts, emanates from the individual laborer publicly applied as the medium to pay taxes and all debts would be the certificate of the tax? The tax itself (no substitute) pure industrial Democracy, all powers emanating from the people, the exchange power and paying power, would be the same as the producing power, three in one and one in three, all mutual and equal, which is civilization. As you cannot be civil if you are not mutual, civility means mutuality, and mutuality is civility, physically, mentally and spiritually. A centralized power must tend to centralize everything under its power. Therefore, to centralize people that must be fed from distributed land, it must take more labor to concentrate food, and it is an inevitable fact that

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if you take vegetation, coal and timber and iron from the land faster than nature or artifice will replenish, the end must come.

A great deal has been said and written about dear money and cheap money, but all such talk is prompted by the animal greed of man. When a man has money to sell, he cries dear money is good money, and when he wants to buy, cheap money is good money, the same as everything else. If he has land to sell, he cries dear land is good land, and when he wants to buy, he cries cheap land is good land. So such a cry is nothing more or less than the individual greed calling for more, all hounding at one another like wolves, each one trying to justify himself that he is entitled to more than the other fellow.

Such talk has no place in the philosophy of government or logic of any kind, as greed is an instinct, and intellectual reason is to develop a system to overcome the greed that is always present in man.

The individual cashing of money or order is when the individual gets goods to the amount of his order, but the redeeming of it is when it pays the assessment to the tax collector, necessities of life, and articles of comfort being the ultimate aim of all intellectual beings and individuals, but the redemption of money is the ultimate aim of the system, so as not to congest the individual industry of the world, so the individual industry at one end consumes the public industry at the beginning of the circle, so individual circles of industry can start at any spot, in any county, city, state or nation, and complete itself without interfering with one another, as there is a specified redemption point that ends at the starting point of each circle of industry.

WHAT IS BANKING?

Banking, in the United States of America, is where several people get a privilege to open an office and receive deposits of money from the people, and by the combination of them all they can safely lend four dollars in credit for every dollar the people deposit in the bank, and by depositing and redepositing, they lend about seven dollars of credit to one dollar deposited. But the rule is to lend all they can, or all the government inspectors will let them. If it is a sound system, why should the government curb them? It would sound absurd to make a stringent law prohibiting the press from printing all the papers it can sell or give away. That would be interfering with progress by government laws. And for the government to give a privilege, to issue orders, and the public to accept them, for their productions, and their labor, it matters not how smart those men are, nor how honest they are, nor how the government restricts them. How can they tell how much the public wants to work? The more they use the more tribute they pay those bankers. Now, the people are between the devil and the deep sea—the more they want the more they have to pay the bankers for their medium; and the less they do, the more necessities and articles of comfort they do without. How absurd to have men in Washington or New York City, or any other place,

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arguing how much they can let the people work and how much they can get out of them, if they trust the people with a few more orders, or dollars, that are only opinion orders, and only exist by bookkeeping, purely imaginary money. It matters not how liberal these men are or how desirous they are to give the people a privilege to work. The more liberal they are the quicker the people become bankrupt, and the more stringent they are the less the people do and the less comforts the people have.

How absurd to ask all the people to measure their developments by the opinion of any class of men, that their profits are measured by the issuing and restricting and the calling of the orders that let the people work.

The bankers issue credits according to the law, and the people work according to the bankers. The bankers are anxious to make all they can according to law, and the law compels them to lock up a visible dollar for every four dollars of invisible money or credit they issue, and as the people keep seventy-five per cent. of the visible money in the bank all the time—as it is the people's money that the bank locks up—the government compels the banker to give it to the people or the depositors when they ask for it. And if they give it to the depositors the government closes him up, and then he asks the borrower to get that visible dollar of the depositor's, when he only gave the borrower an invisible dollar, or credit as they call it. If it were possible for the borrower to give his credit back to the bank, it would be equally possible to ask the borrower to give the banker the dollar the banker gave to the depositor, when it is in his own safe. It is

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asking impossibilities, as ninety per cent. of the business of the United States is done on this bank credit system.

A banker is only a person receiving a tribute from the borrower of the bank's credit from month to month, to certify the borrower's check through the banks in general, and the depositor's money is used as a means of how much credit the bank can give the people. The bank's capital is only a security to the people as a whole, and the capital is usually invested in bonds of the people, and the people pay interest to the bank as a whole on them. So the banks get interest from the people on their capital and also interest on their credit, which they lend to the people.

The people supply the banks with bonds to issue money on, and pay the banks interest on them and then give the banks the privilege of lending credits to the people for interest, the people supplying all the material and paying all the interest, and the bankers collecting all the profits and controlling all the industries. What progress would the bankers make if the people's part was taken away? There is not a dollar that the bank issues, either real or imaginary, that would float ten minutes if it were not for the security of the people and their guarantee. And still the people pay interest at both ends to the bankers, and are obstructed and dominated besides. (That surely is fineism.)

The banks have issued bank credits to the enormous amount of fourteen billion dollars, and eight billions have been issued since the year 1896. Those credits are practically on call all the time, and are used as a club over the debtors to force them to advocate any

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measure to the interest of the banks, the same as the Bank of England has done for two hundred years without saying a word, and all the business men singing and praising the great benefactors for fear they will call their credit.

How can the business man of America look himself in the face and say to himself "I am a man and a free citizen"? In the face of the conditions now existing there is no man that is not injured and dominated by that system, even if he never put a dollar in a bank or borrowed one dollar from the bank. When men can't work, they can't produce and can't pay rent and taxes, and all are affected, and those who are anxious to live well and comfortable are injured the most, as the desire of all cultured people is to have nice things, nice homes, nice clothes, nice amusements; in fact, everything beautiful.

How much longer can the intellectual, refined people tolerate a system that in reality is not a system? It is nothing more than a complication of desires to try and control the industries of the world by hanging on to the traditional system of the Romans. That made the conquered subjects work for them, and they did until they ruined the land, and in turn the subjects, and then themselves. When the land is gone, all is gone. Here is the plan literally analyzed:

The government of the United States selects one commodity as the medium or representative to be presented at the tax office, to show that the bearer paid the men who did the work for the community or county. As the ultimate payment of all debts is the consumption of the necessities and articles of comfort to mankind, and as all money, whether it is gold or

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silver, or denominations on paper, represents what the bearer has done, and an order to cancel the amount denominated on the gold, silver or paper against the bearer as his share of the taxes assessed against his property, and as the government is not a producer and not a consumer, but is merely a bookkeeper for all the people as to the industrial pursuits of the land, therefore it has to pay out what it gets in to the public workers so they can buy their necessities and articles of comfort for themselves from the people who paid them only by proxy, until they cashed their orders for food and articles of comfort, as those are the only things that ultimately pay mankind.

As the government of the United States has arbitrarily designated a metal called gold to act as a representative for the people in proportion of $22\frac{23}{100}$ of a grain for every dollar or every hundred points the bearer is assessed, and as gold can't be found on fertile land where mankind can live, and can't be produced, the more the people work to improve the land the more gold they should have, and as man desires to improve the country, his desire hasn't any influence on the production of gold. The people desire more liberty to work; and to continue that old Pagan God that has been worshipped for two thousand years (long enough to satisfy any reasonable god), the people issue bonds, which promise to pay three and four per cent. of the fixed amount of the necessities of life for the loan of gold to act as a representative and an order between the producer and the consumer (has no other use). Then they allow those men, who only loan the gold (not give it), to issue representatives and orders just the same as gold.

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So they make three or four per cent. direct by the privilege, and they control the industries of the people besides, which nets them ten times as much more; and then by another privilege they lend bank credits for four times, at least, as much as the bills they have in circulation. And by the interest they continually get on the gold they loan, they soon have all the gold to loan for government bonds over again.

As the gold wears out about as fast as the bonds mature, and as it is found there is not much chance of the people ever getting out of debt—if they do in a governmental way, they have to borrow in a private way—so either way they have the people. By that process they have loaned the gold over and over until the bank credits are fourteen billions of dollars. The people owe the banks ten times as much as all the gold in the country, and are directed to pay in gold. How can the people liquidate debt by such a system? The more they work to get out of debt, the deeper they get in. A few may get out, but the majority must become bankrupt to get out.

Now, all that money, gold included, does not honestly represent a day's work of improvement for the country to issue it, but all the people who work have to give at least fourteen billion dollars' worth of products for it. The first issue is a lie to the people, but it is a true representative between the individuals. After it is afloat, there is no fault to be found with the use of the money between the people employed in industries, but there is a very serious fault to be found with the way it is issued and called to and from the people.

Now, think! Not one dollar of that gold nor bills

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nor bank credits could have any power except by the law of the people, and the law by the people gives the power to a few to tax the people billions of dollars yearly, and also dominates them almost to starvation sometimes. There is no religious belief known where the believers have been so self-sacrificing, and obedient, too, as the belief in the commodity standard, to measure improvements and the comfort of the people. The writer asks the reader to read the history of banking of all nations compiled by Professor Summer and written by experts of their respective countries; and the experts, although living in different countries, are practically a unit in their reports as to the workings of the banking system and the industries of the people. They all recite a continuance of panics and hardships and reorganization of the banking laws in periods of from two to ten years, and the tales of misery and poverty and swindles and defalcations between banks and governments are as if there were one government all the world over. There is no exception in China, Japan, Europe or America; and any man with the reason of a schoolboy can logically demonstrate that a system, to measure a man's pleasure by any commodity, cannot perpetuate. It matters not how scientifically it is directed and amended. Man cannot amend a lie and make it a truth, and the more it is amended the more complex it becomes, until to-day no banker attempts to logically explain the justice of bankers controlling the industries of the people.

All men have an opinion when they have no argument, and that is all they dwell upon; and to justify their opinions they write books and pamphlets and

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hire men by the thousands to talk in a subtle way of how all countries must have one metal as a medium, when the metal is not one per cent. of the money used, as if bank bills and bank credits were international money, when they know no country, as a country, cares what medium the other country has.

Nine hundred and ninety-nine per cent. of the people who work and do business don't know nor care what kind of money the other country uses, as exchanges are done individually by the individuals of each nation, and they have their own way of balancing.

If a man promises to ship wheat to a man in England he ought to do it, and if he promises to ship gold, he has a right to do it; but that is no reason why the country should compel the individual to get gold or wheat as the only two articles that could act as a tax-paying commodity at home.

(See account of other system, page 237.)

WHAT IS A MEASURE OF VALUE?

Value is innate, and water and vegetation are indispensable to the life of man. So the value of those first essentials is 99 per cent. of the energy of man, as man will nearly exhaust all the energy he has got to live, hence the energy is the price man pays to acquire the first essentials of life, and the articles of comfort to preserve the energy, so price measures the energy put forth by man to live, and the price measures the degree the necessities and articles of comfort are withheld from man whether by artifice or inevitable conditions. Hence price designates the amount of energy the individual man will sacrifice to acquire the necessities and articles of comfort; and a measure is to proportion the amount of the necessities and articles of comfort the individual man can get for a certain amount of his energy which is called price, so a money or a medium or a measure to measure the amount of valuable articles the bearer is entitled to ought to designate numerically the proportion he has produced in necessities and things of comfort for the people he demands valuable things from for his money, or medium, or measure to be applied and accepted in the broad intellectual sense. Therefore, a commodity or an arbitrary fixed amount would not be an honest measure, for it would measure what the people can do, which would not be industrial freedom.

And as the great numerical system that originated

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from the ten fingers, namely, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, is the basis of all measures, those numbers are signs of sounds of the mouths indicating or measuring one finger, 1, or two fingers, 1-1, or three fingers, 1-1-1, etc., as the sound was understood between one another long before the signs were understood between one another, the same as a child can talk and understand what is meant by the sound of the word long before he can read or write. Therefore, the numerical system is a phonetic system, the same as our language, and is used to measure all branches of the known sciences to-day, except the measure of value, as it is called to-day.

The so-called measure is not scientifically a measure at all; it is a monopoly, for it is a commodity to barter for all other commodities, and naturally congest the scientific exchange of all commodities, for it is positive it cannot be where it is wanted all the time, for if you keep it, you cannot use it, so you have to make it a medium to use it, and the strife is to know where to replace it when you are compelled to part with it. Any necessity or article of comfort is the opposite, for to keep it is to use it, which gives you benefit direct, so a medium need not be a useful commodity; in fact, a useful commodity would wear out and without any benefits to the people, so a commodity medium is contrary to practical and scientific principles. A commodity must give out some time, notwithstanding how careful and scientific it is used. A measure of value or measure of progress should be infinite, the same as all other measures where the people can measure indefinitely their exchanges and progresses, the same as the numerical system can measure from the smallest decimal to the highest amount imaginable; the same as a foot measure, measuring a fixed dis-

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tance, also a yard. A pound is a fixed amount of gravity; a bushel is a fixed amount or quantity of dry commodities, and a gallon a fixed amount of liquids. None of them are governed by the material they are made of, but are subject to all material they measure and not the materials subject to them. Power and heat are measured by the numerical system and the figures designate the amount of power or heat given or produced, but in no case does the system govern the amount of power or heat, nor in any way hamper it from exerting itself to the desire required by man and its ability to produce.

So every known measure is subject to its creator and principle, except the present so-called measure of value. The measure of value is the only known measure that dominates its creator and the material it measures. That measure should not be included in the science of industrial democracy, but a scientific system to measure the energy applied by man, to improve the country for all the people, a system to numerically designate the amount of practical energy or benefit the individual has done for all the people in county, state and nation, publicly and materially, as the combined mental and physical energy is the power that creates all material wealth. Therefore, a numerical system of designating the amount of benefit done for all the people would be equal to all the productions of exchangeable things done by private mental and physical labor that was beneficial to all, and the public demand would decide the benefit or value it would be to the individuals demanding it, so the measure of value of articles produced would be decided by the people as a whole, and the producer would be governed accordingly, so mental zeal and judgment would have its reward, and also the dexterity and handicraft of the in-

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dividual producer, so the incentive to do better work to please the people would be the only competition, as there would be no benefit in gain, because as gain would give no power, there would be no incentive to gain over an amount necessary to keep in old age.

Therefore, the medium created by labor and exchanged by labor and redeemed by labor would be equal to all things produced by labor in contradistinction to a medium created by opinion, and exchanged for labor, and redeemed by opinion would be unequal with all labor or labor products. If labor is good enough to produce all things on earth produced, it ought to be good enough to create the medium to exchange its productions, and as medium and certificate combined was the measure of the value, the bearer created from beginning to the end of the certificate.

Here is a farmer that can produce the first essential of life as he lives on fertile land, and there is a man that has no land, and he is entitled to live as well as the man that has land, and the community tells the man to improve the land and give him a certificate reading like this: "This is to certify that the bearer has done a dollar's worth of work for you on the public road, and this is legal tender for a dollar's worth of food." The farmer must take it, as he has got to present it at the tax office when the assessment is called, and that is an evidence he has paid the man for the proportion he was entitled to pay. The possession is the evidence, and no question asked. The man that worked and the farmer are the only two to deal with (no third party). The tax collector merely keeps books for all the industrial people and certifies when it is paid by redeeming the certificate. The man had to improve the community or country (which

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did not hurt any man) before he got his dinner, and the farmer was only paying for what he got done, by selling or exchanging his products he had produced by his private labor, so as long as the community wants to improve and men are anxious to work and the earth produces, there is no reason to stop, and no necessity to ship half the food away to get a medium to buy the other half. But the present plan is if the community wants to improve the land they live on, they tell the man that has no land to go and get a piece of gold and bring it to us, and we will stamp orders on it, and for every $22\frac{23}{100}$ grain of it, you can get food from the farmer to the amount of one dollar's worth; and the farmer's road was not improved one shovelful of dirt by the labor that got the gold, but the farmer had to get it to pay the laborer that did do the work, and when he couldn't get it, the country had to stop improving or borrow it over again and pay tribute for the use of it to some individual, all the people paying tribute to a few of the people to allow all the people to improve the country they live in. And the laborer doesn't want to buy any more food than he wants for present use, as it would spoil on him. He holds these orders on the community, as they will not spoil, and the community will not die first. He is pretty secure and sure of getting fed until the orders give out, and as the public work is likely to last twenty-five or fifty years, the assessments should be divided into as many payments as the public work will last, so every one is only paying for the use he gets out of the public work (*except if he wants to*). The old man is not paying for the son, and no interest or tribute is paid to any one, such as is done now when the city borrows one hundred millions at 4 per cent. for fifty years. The tax payer

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pays three hundred million dollars for one hundred million dollars' worth of improvements, when in this way he only pays one hundred millions for the same amount of improvements, and in this way when there is one hundred million dollars' debt on the tax payer there is an increase of an equal amount to pay it, so it is always equal. The money issued represents the tax to pay.

But at the present time the debt is increased one hundred millions, and the money or certificates are not increased one dollar, making it harder to pay the debt. The more the people improve publicly, the harder up they get.

But to prevent any abuse of the freedom say, at the present time, make a national tax or interest payable to the nation in lieu of a tariff payable by the municipality or state, and the municipality collects it from the individual landowner benefited, say 2 per cent., which would be in lieu of a tax to take care of the clerical expenses. The individual ultimately would not pay any more than the benefits he received, as all interest would be paid to all the people, and if money got cheaper than 2 per cent., the landowner could pay the assessments off and redeem the money and eventually make it scarcer, so money would be no dearer or cheaper than 2 per cent., and the labor to produce it, but no municipality would want to pay more national tax or interest than any other municipality. Hence the check.

WHAT IS A TARIFF?

A tariff in the United States to-day is a levy put upon useful goods for the purpose of getting and retaining in the country as much as possible of the only tax-paying power in the United States and the only base for an exchange medium for the people. Hence, the desire to ship our useful goods and send as much as is possible of the necessities of life and articles of comfort to other countries for as much gold as can be got (that is the ultimate incentive) so that the people won't have to borrow gold, or as little as possible for a basis to make a medium to exchange labor and goods by a few people that have that privilege; and they have as much right to have that privilege as any other class, as long as the giving of special privileges to every class of interests is the custom of the country. As each class seeks a tariff for their special benefit, every other class ought to get the same, and fifty per cent. of the corruption in the United States is the result of each class trying to get a better privilege than the other; and the people and the interests say that the worst tariff the United States ever had was caused by the chairman of the committee that formed it in trying to be square with all interests by giving them all an equal tariff as to benefits to be derived. So the tariff is not a harmonizing principle, as no special privileges are, even if they all get a special privilege, as taking from one another will never har-

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monize, even if the material result is the same at the end, working for one another, which is giving to one another, will; but working the other fellow will not create harmony. The tariff question creates more discussion than all the other questions combined. It is a never-ending question, and will always be necessary when a commodity money system prevails, for its sole object is to retain the sole commodity, that is, the ultimate debt-paying power, public and private, and only as a sole representative for all other commodities, as that is all it is. The ultimate redeemer is the consumption of food, and no man's law can change it, for what good is a commodity that you have to give away to use, to keep.

There would be no need of a tariff in a country that is run on the principle of freedom, as there never was a tariff system formed by the inevitable powers of industry. The first tariff was formed by the municipalities of the Roman Empire outside of Italy, and as the municipalities had no power to make laws except for local regulations, and the reason they formed the tariff or custom dues was because the Roman government compelled all the subjects to pay taxes in gold and silver commodity, there naturally grew trading centers, and those centers became important, and the people of the towns always favored the Roman law compelling the subjects to pay the taxes by gold or silver, as that is what created the towns. The more the farmer had to pay taxes in gold and silver the more food he had to trade for gold and silver, and as he could not produce it on the farm, he had to get it from the trader. Hence the growth of the town, and the incentive of its citizens to favor that law. Of

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course, that pleased the Roman government, and they gave those towns local freedom for a fixed money payment from the town, and they were known as the municipalities (from their money support). So they adopted the custom of taxing all the goods traded in the town for gold and silver to put in the town treasury, to meet the fixed amount they had to pay the Roman government.

The Roman government did not control it at all. They did not deal in little things like a custom house. They farmed the collecting out to great companies all over the empire, in provinces as well as towns, the same as the governors that control the industries of the world to-day. As long as they can get the subject countries to make a law that all trade must pay a tax in gold and silver, the better for them, if it is the only one commodity, which they have in the United States, as one is easier controlled than two. The more the people work the more demand they have for that commodity and the higher the price of it goes, therefore the more tribute they pay to the modern governors of the world to-day. All the towns and cities in the world to-day favor it, the same as the towns of the Roman Empire, thinking that by growing big cities and making lots of trade and raising the price of land and making the people pay more for a place to live on, they are making the nation wealthy, when in fact, they are forcing the depletion of the fertility of the land and its ultimate abandonment, as is evidenced by the declining of the fertility of the land and the abandonment of the farms by the hundreds of thousands at this early day in the development of America, and the rise of the prices of food.

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So a tariff is merely an act to help carry out a law for a commodity money system at the civil command of those that control the commodity. No army is necessary to carry it out now, but if it continues for twenty-five years more it will require a larger army than can be raised in the United States to enforce it. The intelligent people of the United States cannot be blinded much longer by the promise of gain by booming trade. When Mulhall's statistics say three men are engaged in things appertaining to trade to one man producing goods, that is the price labor is paying for a living.

WHAT IS SOCIAL LIFE AND PUBLIC LIFE?

It is opposite to business life and can be said to be opposite to private life, as business life is to take, and as there is no choice with the individual, whether he produces or not, he has to produce to live. Private life and business life is a necessity, but social life is a choice. Social life is the development of intelligence or the broadening of man's mind as to what will bring more comfort to private life or the individual life. Social life can be called a voluntary school to cultivate the individual to enjoy the æsthetics of life, and to develop that spirit of altruism that cultivates the individual to do noble deeds; not with a spirit of egotism or vanity, but to satisfy that innate emotion of the desire to be good. And to be good you must do good acts. No one can be good, except they do good, as nothing is good or bad of itself. It is the effect that the act has toward giving comfort to someone that measured the value of the act, or the degree of comfort it gives to all concerned, and life without pleasure is useless. Any work that does not bring comfort to man is useless work. Man does not beautify the world for the earth's sake, but he beautifies the world for the comfort of man. No individual thing is useful of itself. It is useful for the effect it has on something else, and the combinations of the different effects are no use, except in a degree to the effect it has for the comfort of man ultimately. The world is useless except for

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the comfort it gives to man and reasoning from man, so all the pleasure or goodness in the world is the result of the effect that one thing has on another. There would be no life on this earth if it was not for the effect that one element has on the other. There is no such thing as absolute individualism. The four basic elements of the world are earth, water, air and heat. They are only useful in degree to the effect one element has on the other three. Earth is useless without water. Earth and water are useless without air, and earth, water and air are useless without heat. In the absence of any one, the others are useless. In the absence of heat, cold predominates and no life exists. Cold is the opposite to heat, the same as bad is the opposite of good, and that hate is the opposite of love. The same as good is the opposite to evil and the good or bad effects are in proportion to the degree of evil toward the other, so warm social life is in nature, and human life or civilization can't continue without it (animal life can), so if it was not for the beautiful emotions created by the warm friendship caused by the love of pleasure, life would be cold as the north pole, and no human warmth would exist, so ethics and æsthetics are twin sisters. They belong to the feminine side of man, as the business life and public life belong to the masculine side of man. The teaching of ethics are the teachings of the beautiful acts of man, which are equal, if not superior to the teaching of beautiful things. Both are harmonious sisters and should be taught by word and action so as to bring pleasure and comfort; as by the continual presence of beautiful actions and beautiful language and beautiful things, the natural result would be pleasant, and in beautiful people there would be no incentive to be ugly nor cross, but a longing to

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see how much pleasanter one can be to the other, until the whole household, whole village, town, city, county, state, nation and world would be trying to excel one another in who can be the pleasantest, and the pleasantest would be naturally the most beautiful. That is the ideal of the teachings of social life or ethics, and that is the aim of civilization, so social teachings are indispensable in attaining human life, so the result of the teachings of social life give a higher incentive to man to live and work to produce beautiful things and make pleasant things to eat and beautiful things to wear, and an incentive to act beautiful, for what higher art is there than acting beautiful and talking beautiful and eating beautiful and doing beautiful and playing beautiful and thinking beautiful? Is there any material known that could give the comfort that social teachings can give to man? Social life has a great influence on private life and business life and public life; in fact, the other three would be cold without it, but social life cannot attain a very high degree if man has to work all the time he can spare from his sleeping day to maintain his physical life, so business life has a great effect on man's pleasure. So if man has to concentrate almost his whole energy to save his physical body, civilization cannot attain a very high eminence in the world, so public life plays a very important part in the development of civilization; in fact, it is the guardian and protector of all parts of life—private, business and social, so the next question would be, "What is public life or government?" "What is public life or government by the people?"

Government by a King and the power enforced by an army or an oligarchy, which is enforced by the same power, can be classed as a species of slavery, as it origi-

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nates from the same instinct of how can I live on the other fellow, or how can I get the other fellow to work for me? But government by the people is the result of intellectual knowledge, logically applied to the condition and nature of man, so as to make a harmonious people, as the spirit of taking from the other fellow under King or oligarchy would not create harmony. No people can take from one another and be harmonious, but people can give to one another and be harmonious, and the material result can be the same in either case, but the pleasure or harmony will be negative to the other, so government by the people means the combination of all the people to give the individual protection in his private, business and social life, to the end that he can work and exchange his work with his fellow man without hindrance from anyone, except the parties interested in the exchange directly, so as to form a direct mutual exchange so no one can have any advantage over the other without the other's consent; and that no material obstacle or traditional belief or custom should interfere with the individual in their search after sustenance and comfort. That is the principle of democracy or government by the people that intellectual reason shall be applied to all conditions and circumstances that arise that affect the freedom of the individual people, and that no traditional law, custom or belief shall be too sacred not to allow to apply intellectual reason and to demonstrate whether it is beneficial to the individual people or not; in fact, to place no limit on the people that in their advancement can be logically demonstrated; to give better freedom to the individual; to improve his home or himself that can be said to be the basis of the people's government; and it is the bounden duty of everyone to take part in all public law

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or actions, civic, state or nation. Any person that is able and does not or shirks his duty and thinks he doesn't need to, as he is independent, and has all he needs and spurns the work of the others, little does he think that if it was not for the protection the others give him, he could not enjoy his private and social comfort in the midst of plenty, as government by the people means protection by the people. If a government does not give individual freedom and protection, it is not fit to be called a government by the people, as the individual gives his services to discuss and study plans or laws. If the plans or laws do not give better freedom and protection to the individual in his business, private or social life, it is not good law, and if he advocates a plan or law because it will give him special material gain or advantage over another class of people, that is illegal law, notwithstanding how it reads, for if by the natural working of it the result would show the advantage went to the greedy, that law would be illegal, as it did not give protection to the weakest. The principle of, what is good for the goose is good for the gander, is not intellectuality, but is in keeping with the materialistic law of the survival of the fittest, which means the destruction of the weakest; and it is not protection to the individual and every individual in his private business or social life, so that government by the people means the amending and repealing of all laws or plans that do not continuously give protection and individual freedom, according to the evolving changes that are the inevitable result of intellectual progress of the people. So public law or government should be the result of the growing knowledge of how to give the individuals the greatest amount of comfort, as without protection to the weakest,

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which means freedom to all, it cannot be said to be human law or government.

Human law can be based on two sentences—freedom to improve; protection against destruction—that cannot hurt anyone.

WHAT IS PRIVATE LIFE? WHAT IS BUSINESS LIFE?

Private life is that which belongs to one's self and does not annoy or disturb the peace or comfort of any one else.

The home is the center of or abode of private life, but the husband is the most sacred and the center of the circle of privacy. The wife comes next (and vice versa), next the children, and then your near relatives and confidants of your own choosing. Such can be called private until the circle touches that social circle or public circle that concerns others who are not your confidants. The private life is protected by public life, so no one can intrude on your privacy without your consent. A person can enjoy all his own music or noise as long as he keeps the noise within his own lines; and he has the right to do anything he pleases for his own comfort—make his own rules, break them when he likes, make them over again when he likes, and do all private acts for his or her own comfort, as long as he does not impose them on the public. To relate his private troubles to the public is imposing on the public, just the same as if he made excessive noise that reached the public ear; and he should be protected by the public to prevent any of the public from interfering with his private acts.

Business life is the material side of life that no one

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can avoid, for man must produce to live, and he must eat to live; therefore, scientifically speaking, he must take to live. Vegetable life must give to live. The very nature of vegetable life is to give—to give fruits, to give roots, to give flowers, which are the æsthetic side of vegetable nature. And animal life must take vegetable life to live. It has no choice. It must take vegetation to live. Hence the selfishness in man, for man will fight for food to live, the same as an animal. If food is withheld from him, he will kill to get vegetation to live, and even risk being killed himself for food to live on. Such is the instinct of life—longing to live. Man will not kill man if he can get food without doing so. He will not fight if he can get food without fighting. But if he cannot get a chance to produce food to live he will get ugly and fight hard in proportion to the degree the food is withheld from him.

That was the cause of the bandits and pirates that existed from the beginning of the fall of Rome until they forced the barons to trade them food for trading products.

Bandits or pirates were only the men that would not lie down and die when they were refused a privilege to produce their own food. Any manly man would be a bandit or a pirate before he would starve. So banditism was forced on them by the conditions brought about by Roman capitalism (the same as serfdom)—one class was forced to be slaves by natural conditions, and the other class was forced to steal or die by arbitrary conditions.

So arbitrary conditions to-day force men to be legal bandits to live, and force others to be serfs to work

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for what they can get of what they produce; and both classes will have to continue doing the best they can until they break that arbitrary condition; and as the contest is growing more acute every year, the working class and the business class will have to join hands and do away with the baron class altogether, or the working class will become the penitent class or serfs and protect the baron class against the business class, the same as the serfs protected the barons of serfdom against the bandit class, where if the serfs had combined with the bandits there would have been no baron class to dominate Europe; and if there had been no capitalism there would have been no barons, nor serfs nor bandits of Europe. So a man is not to blame for the kind of business he is in or does, as he will do anything rather than starve. But human man would not fight nor scheme nor steal if he was protected in his individual freedom and allowed to earn his own living on the fertile land without paying tribute and being dominated at the same time. He would have no incentive to steal, as there would be no benefit in trying to legally steal from his fellow man; he would gain no power by doing so. There would be no baron class to aspire to hobnob with or attain, as there is fertility enough for all if it is preserved and protected and not stripped off the land and flooded into the sea. And the great amount of labor that is required to carry and hold and store food and trade could be devoted to producing beautiful things and beautifying the land for the comfort of all.

The only strife would be to try and make things better for one's self, or make them prettier than the other fellow, which emulation would create a pleasant

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rivalry, as no one can be continually thinking of making things better or sweeter or prettier or beautiful and grow hateful. He cannot think continually of pleasant things and grow hateful. The outward look or actions are the picture of the inner spirit. No woman can attain beauty by being snobby. So no man can have comfort of mind nor attain nobleness by thinking of gain or power. So, if there is no power to attain there will be no incentive to gain. But there will always be an incentive for comfort; and if there is no power to force the other man to pay tribute to you, your incentive would be to produce the best you can, so that you can demand the best in exchange for your best. So you can enjoy the full extent of your labor to the extent of your desire and ability, and there would be no incentive to produce more than you can enjoy. If you did, you would be working for nothing or no comfort. There would be no incentive to produce to any great extent in order to leave money to your son, so that he could have power to make another man's son work for him; and there would be no danger of a man getting too much if he has to work for it by his own physical and mental labor. No man is dangerously rich to-day that produced it by useful production, whether he is a famous doctor, lawyer, merchant or manufacturer. Their wealth measures what they have done for the community, and all honor to them. The world can never pay for what such great doctors as Pasteur, Jenner, Metchnikoff, Wasserman, Koch, Huylick and hundreds of others have done; nor can the world ever pay Edison and hundreds of other inventors and discoverers for what they have done.

The man that makes the roads and digs the sewers

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and cleans the streets, and the greatest scientists in the world, are working for one another, and the more each does the more benefits each other has. But the schemer and controller of the industries of the world, that collects tribute from the producer, is taking, and taking from everything, and is forcing the taking of the fertility from the land and the destruction of the world, with no benefit to anyone, as the spirit of taking creates a resentful feeling, which in turn creates hate, and hate develops crime and ugliness, which is not human development or civilization. Where the spirit of working for one another exists (as that is giving to one another), it creates mutuality, and mutuality is civilization, and the aim of civilization is to raise man to the highest state of perfection in nobleness and beauty. And do not beautiful things give comfort and comfort make beauty? You cannot make a beautiful child by laying it on a bed of thorns or any degree toward it. So comfort is the mother of beauty, and beautiful things make pleasant sights, and pleasant sights make pleasant smiles, and pleasant smiles make pleasant people. In fact, all things that please the senses of man make man pleasanter and better. Pleasant music makes pleasant emotions; pleasant tastes make pleasant expressions and develop pleasant emotions. That is in harmony with the sympathetic nerves that create good digestion, and good digestion makes healthy people and sociable people. As pleasant smells make pleasant expressions, and comfortable beds and chairs give pleasant feelings, so every one likes nice things and dislikes nasty things. And everyone likes to be good (if he can and preserve himself). No one wants to be bad or called bad. No

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body of people ever formed themselves in a company to cultivate themselves for hell—a self-evident fact. Man wants to be good and noble and beautiful, both in appearance and in character, if he can live by doing so; but he will be bad rather than starve. Give a man freedom to earn a living, and the strongest incentive he will possess then is to be good.

WHAT IS PROSPERITY?

Material prosperity is nothing more than every one doing something useful, making something useful, or improving the land to give comfort to man, and why should there be anything to prevent or hinder man from carrying out the desire of ninety per cent. of the people in the United States of America to develop and improve the whole country for the comfort of all?

There is no necessity for this great anxiety of how can we have good times in the land of plenty. There is no necessity of all the hollering, of making thousands of laws to bring good times, and the talking and condemning of the other fellow for all the trouble that exists; for if all the energy that is wasted in talking and writing and printing was concentrated to material development, the whole United States would be like a beautiful, cultivated garden, and the people would be figuratively living on milk and honey; and the people enjoying grandeur with peace and comfort, and each one trying to be nicer and better than the other, the altruistic spirit of civilization would be universal, as all would be free to work to produce for comfort.

Is there anything higher that man wants than comfort, physically, mentally and spiritually, and why should he be hampered by any commodity or system to attain that comfort that his ability can produce? No need of writing long laws nor long speeches about banking

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schemes and insurance schemes and real estate booms and all such plans of how to live on the other fellow, and not let him know it, and call it prosperity.

Prosperity is to enjoy all the good things possible that bring comfort to man; not to store up material one **can-**not use, but to use all material for the comfort of **man**. A miser is not prosperous. He is cursed by the retention in himself of the propensities of animal greed, and has not developed enough of human culture, to enjoy the arts and beauties of life, he is to be pitied and should be spiritually educated, so as to enable him to enjoy the beauties of refinement, but the great fear of want that exists in the human mind, caused by the great obstructive power of capitalism, have forced men instinctively to hoard up, as they were uncertain when capital would call and prevent them from producing, and improving and beautifying their homes; for want, and the great fear of want, makes men uncomfortable, and as all men want comfort they instinctively accumulate the power that gives them protection regardless of the effect it has on his fellow man, and for fear of his fellow man having the medium that gives one the power over the other, he continually longs for more power, so as to prevent the other fellow from using the power over him, and carries out the law of self preservation; but in the end there is no prosperity to any one, but destruction and strife to all; so give us industrial freedom, so man will enjoy the comforts of his own productions, and be master of his progress, and prosperity, that would be measured by the ability of the people, and the fertility of the land.

So, in a great fertile land like America, where the people are all anxious to work, and beautify their land, there could be no fear of want in the midst of plenty,

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and the anxiety and strife between men would be reduced to a minimum, as the culture and refinement of the American people leads them to love comfort and peace, if material sustenance can be assured to all, they would spurn power to coerce their fellow man, for the sole purpose of domination; and then we can have civilization in material life as well as in social life, which means prosperity to all.

Prosperity does not mean depriving youth of comfort nor sacrificing youth for the benefit of old age. The best way to take care of old age is to preserve youth, to develop a beautiful old woman she must live a beautiful and comfortable young woman. So take care of the present life, as that is all we are sure of, we never physically live in the past or future; we always live in the present.

The past may have been great, the future may be greater, but the most important time to us is *now*. I am living now, and *now* is the time to abolish any obstruction that prevents prosperity or comfort; we are living now.

WHY SHOULD MAN BE DENIED WORK?

Man looking for work, as applied to the community, it is a person looking to do something useful for the community for the comfort of man.

As applied to himself it is a person looking to feed and clothe himself and family in comfort, in both cases, it is beneficent to all. What is a man doing—nothing mean, as applied to the community, it means a person consuming something, and destroying something, without producing something to take its place; which means degeneration; and is detrimental to all.

Then why should man be subject to a commodity; or why should men's work be measured by a commodity, that has no natural value of its own, and is merely a commodity to stamp orders on, it is not even a certificate for value done originally, and why should men by millions be denied work by the President of the United States, by the Governors of all the States, by the Mayors of all the Cities, by the Presidents of all the counties and towns in the United States, every year, every month, every week, every day, every hour, every minute, and why should all the people be denied the privilege of exchanging their labor, and their products, according to their desire and ability to produce, without paying tribute to anyone, except they want to, and even denied

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the privilege of paying tribute, for the purpose of exchanging their labor, and products, for the benefit of all; on account of the commodity measure given out; can that be called an intellectual system? It is positively not. Does it not sound foolish and absurd, to hear of the President of the United States telling the people, the measure of their progress, in beautifying the country, and developing public works, for the comfort of all, has given out, and all the Governors and Mayors are compelled to do the same? Do the people realize the absurdity of such a system, under a democratic form of government?

Can you wonder at men getting enraged and wild and insane at such dominating power, that they don't know where to strike, to relieve the agony they are living under? For all strikes are instinctively called, and maintained for the purpose of benefiting mankind, thinking they will get some relief from that dominating power. They all mean well, but they strike at the people, that are the victims to the same system, as they are themselves, for the boss of the shop is more directly subjected to the system than individual labor is itself. Let individual labor along with all other people, go to the polls at election day, and strike that demon system to death, and intellectually cultivate themselves, and all others that exist on the earth, so that monstrous demon will never be created again, as it cannot be created by intelligent people, that are cultivated in the art of civilization. Then man will never be denied the privilege again of beautifying his land for his own comfort; and why should he? And why should he keep a few in luxury, and voluptuous living, by giving them power to control the industries of the world, by a commodity medium to

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pay taxes, when one man in Europe, and one man in America, can lock himself in a room thirty stories high, and call and control the industries of the United States and the law compels labor to submit; do you wonder at men dynamiting, for they don't know where to strike.

WHAT IS DEMOCRATIC GOVERNMENT?

Democracy is the result of the intellectual development of human education in man, to that degree where he knows there is no better protection for the individual man than the combination of all the men, to protect the individual, and each individual, in his private freedom.

With freedom to improve intellectually and materially and protection against destruction; for what better protection can man have than all the people, but man must be protected privately and industrially as well as to have political freedom, for without industrial freedom the individual is not protected, to improve, and therefore not protected against destruction, for if he is not free to improve, things must deteriorate.

The United States of America has not reached to that position that she can be called a complete Democracy. True, it gives the people the power to have a complete democracy, for every man can vote to remove the obstacle to complete the democracy of the United States, as democracy means emanation of all power, from all the people, but the power that directly controls the industries of the people does not emanate from them, but emanates from individuals that control the gold of the world, whether he is an American citizen or not. This governs the industries of the people, and derives more benefit from the control, than if they were Presi-

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dent or Congressman. That cannot be called complete democracy.

The United States Bank that existed for thirty years and more after the United States fought to govern themselves, and then formed a bank that controlled the industries of the United States and the stock was controlled by the English capitalists, that got more benefit from the American people than when the English governed them, any one that controls the industries of the people control for a profit, and are not concerned about the ethics of government, and the strong incentive is to get all they can for nothing.

A government that allows or compels its people to pay tribute to some individual at home or abroad where it is within their power to prevent, is not a good government; for if a government does not protect the individual in his private home it is not democracy, for democracy government means to protect the individual from being robbed, and if he pays tribute that the government could prevent him from paying by letting him create the money himself, that government is an accessory to the crime, and cannot be called a protective government, a government that does not protect and facilitate progress is not democracy.

What do the people form into a government for if it is not to protect the people (democracy)? Is mutual facilitation not domination? Is a government to stand still and see its citizens want to work, to keep them from starving and begging, and indifferently say the government is not a parental institution, when if the same government would remove the obstruction, its children would not have to beg nor ask for work for charity, while if government is not parental, what is it, is it an obstruction to its dependents or wards, or is it, to use some

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of the wards to the benefit of a few of the wards, or what good is it to allow its children to starve in the midst of plenty, after the children produced plenty for all, or what good is it to force its children to ship the fertility of the land away to get a medium to pay taxes, and eventually destroy the land? The government that does that is not parental nor protective, but is destructive, and cannot be called intellectual government, which is Democracy.

THE TRADE DOLLAR AND THE SILVER QUESTION.

The trade dollar and the silver question is in keeping with the principle of the general governmental practice in the United States, that is to give special privileges to the interest that is strong enough to have an influence with one party or the other, or both in time of election, as both Republican and Democratic parties believe it is a good policy to assist by law the large interests, thinking it is good for the people, because it has an appearance that it is good for labor, so all interested think their calling is just as important as the other fellow's, and more so, so they all apply for a special privilege in some way, principally by a tariff, and both parties try to get the influence of all interested; and so the general rule is to give special privileges to all. As one of the honest, outspoken Senators who was Chairman of the Ways and Means Committee in the Congress of 1910 told the press he wanted to be square with all the interests, and he wrote to all the interests, for advice as to what protection they wanted, and he tried to fix it to please all, and it seems to have pleased no one, as special privileges to all will not bring harmony—for example, put twenty men in a circle, and allow the first to take a dollar from the last, and the second to take a dollar from the first, and so all around; the material result for all or each would not be increased an iota, but there

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would be discord and discontent among all, as taking from one another creates anger, the same as one man hitting another, and the other man hitting back would not create pleasure, but it might bring them to be rational if each hit hard enough; but if the twenty men pledged themselves to protect each individual in his private freedom, to produce and exchange, there would be no cause for class hatred, as protection is giving, and all giving to each would be mutual, and mutual interest must be civilization, and civilization is harmony, and harmony is comfort to the mental man, and the material results would be physical comfort. There cannot be fundamental comfort, except there be protection to have private freedom, as the irritability of one member affects the composure of all, the same as the irritability of a toe affects the composure of the whole man. So the trade dollar system was one interest wanting to be as good as another interest, and it met with severe opposition, with the same spirit as the home dog is jealous of the new dog admitted to the home, where there is enough for a dozen dogs.

The capitalists having control of all the gold, and the law giving the monopoly to it as the only tax paying power, was very jealous of any other commodity being on an equal with it; hence the contest; the gold men used all the strategy and influence they could to keep the silver men from being equal with them, and their strongest weapon was with their dollars, which controlled almost every business man, either as a manufacturer or merchant, in the United States, and it was done privately, without any noise, the secretiveness of it was its strength, the same as the Bank of England has done in England for the last two hundred years. Any move by

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the people, or by champions of the rights of the people, to take the monopoly away from the Bank of England, was held off; without making a public statement of the Bank, in a declaration of their rights, but private letters were sent to all of their debtors all over the British Isles, asking them to see their representatives to Parliament, and tell how detrimental to their business it would be if such legislation was enacted, and the debtor guarding his interest does not tell that he is in debt to the Bank, and in fact if he did it would be ruin to him. So the great secret compact is never known, and the laborers, and farmers, and mechanics, having devoted all of their lives to honest production, until they have become fundamentally honest, and never think of such fineisms believe it must be so, because they read it in their favorite paper, or books printed ostensibly to explain, but in reality to deceive, but determination of those that do know of this fineisms force them to a compromise, and the trade dollar was one of those compromises to the silver men, that found lots of it in the West, and thought it had a right to get back to the place along with gold as one of the tax paying commodities, that it used to maintain before the French and Prussian War, when the English and German capitalists saw a chance to strengthen their position in the world of affairs and deceived the wily Bismarck, by the advice that it would weaken France, but their greed blinded their intellects (as Bismarck said) after silver was demonetized by those two countries, and France stronger than ever, he saw he was deceived by the capitalists' advice, he was blinded by the desire for power, with the same spirit as the capitalists. As the capitalist is trained in the theory of fineisms, they used the subterfuge of

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advising the Congress to coin dollars for China and Japan and called them trade dollars, not even asking China or Japan whether they wanted them or not, or whether the aforesaid countries would make them legal orders, or legal tenders, as it is called in America.

How foolish for the silver men to accept such a compromise, to think of one country making orders for another country to cash, almost like one man signing another man's checks. The capitalists knew what the result would be, but it checked the agitation for silver to be a tax paying commodity with gold, and the result of the failure of the scheme was a great weapon against the further trials of the silver men, to get it made an equal with gold, as a tax paying commodity, as farmers and laborers generally cannot understand the fine distinction, and all literature is written to make it as opaque, and as indefinite, as language can be made, to deceive the honest producer and laborer.

But with all these strategies and fineisms the instinct of the honest mind came near getting it as a tax paying commodity in the eighteen eighties, and again the capitalists prepared a compromise to purchase (as it was called) silver to pay debts but not taxes, and by their acuteness in fineisms they made it so it could not work, so after the third time the silver men were outgeneraled, and deceived by getting something for a time, not acute enough to see that their enemies were giving them what they did, by the way the enemies of silver planned it, as a means to defeat and forever prevent silver from being a tax-paying commodity again. The benefit it would be to the capitalists to have one commodity in place of two is quite obvious, as one commodity can be controlled easier than two, whether the quantity found is great or small.

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Now, let the reader imagine the privilege the holder of one or both of these metals has, over the man that has to pay the taxes and wages, and the power the holder has over the country; that has to get it to do public work. The power is almost beyond the possibilities of the mind to comprehend, with an ambitious working people anxious to beautify and make comfortable their homes. If the people were not desirous of having comfortable homes, and a beautiful country, the holder of all the gold and silver in the world would starve, and be the poorest dependent on earth and to-day if the United States would say the certificate of the tax is the only tax paying power, the holders of gold would lose their power, and could turn it into beautiful rings, and chains and bracelets, and other things, to make the girls and women more beautiful, and help to present them in a pleasanter way (That the new order of things creates by driving want, and the fear of want, away to a minimum.) and locketts for the people to preserve mementoes of dear ones that were sacrificed by the greed of those who controlled the gold.

WHAT IS CIVILIZATION?

Civilization is the result of the force of life longing to live, and that is called the law of self-preservation. As life longs to live and in its wanderings to get sustenance to live on, it is forced to overcome obstacles and to avoid danger of destroying life by coming in contact with forces greater than itself, therefore the instinct that can be called the result of experiences of the animal that injured itself by moving to get food or shelter that meet obstacles that caused pain, so the same force that moved to get food, moved to avoid pain until it was a habit to avoid a similar thing again, which is called instinct. And that force that was continuously avoiding danger would create an automatic action by a similar sight or feeling, and that almost continual sight or feeling would create a reason to some degree, as instinct precedes reason. Instinct could be called the first stage of reason, and continual experience of difficulties would develop a higher degree of instinct, until by continual repetition it becomes automatic, and by the automatic action of the muscles it moved the feeling nerves continuously until it developed a center of power to respond to action at the sight and feeling it frequently met; and by continuously responding by sight and feeling, it develops the brain and cerebral nerve, from the muscle and feeling nerves, already developed by the force of life longing to live.

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As suggestions to the mind by sight or feelings leads the mind to think, and the sense of hearing is, scientifically speaking, feeling of vibrations, and as all nerves respond to the other nerves through a common center to hear, automatically give notice to the nerves of sight, and if the sight is apprehensive of danger, it gives warning to all the other nerves, and they automatically respond to avoid danger, and preserve life; so by that continually automatic response from one nerve to another, the sight, sound, feeling, tastes and smell continuously on the alert to avoid danger for the body, must by natural laws become acute, and these combined acuteness must be the mind, that is called mental sight. First the observing powers and then the perceptive powers of the mind combined, and automatically working together to avoid danger, which is to preserve life by using the observing powers on vegetation and other animal life, discovered how to produce food in one spot and avoid danger by not having to wander to get nature's productions, and the perceptive power followed by continual experiences of what happened. So by observing and perceiving, the result of the effect that one thing had on another developed reason, and by application proved further what effect one thing had on another, and as the motion of the body developed the senses and the action of the senses developed the mind, the mind being the responsive effect from the body longing to live, the senses are watching to avoid the body from danger, and the mind being the result of the combined senses, to act on the body to preserve it, as the mind only acts in response to the senses.

As a proof, man learned to talk and understand by sound long before he could understand by signs or ob-

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jects, which was hieroglyphic writing, and long before he could understand by signs representing sounds of the mouth, which is the alphabet to-day, and the mind only works by means of the senses individually or combined. Reading is the sense of sight suggesting to the mind, and hearing is the sense of hearing suggesting to the mind, the responsive mind or active mind working to protect all. By sight, hearing, feeling, smelling and tasting is a proof it is the result of the senses combined, and by the nerves responding to the mind and the muscles responding to the nerves, the different parts of the body act in obedience to the mind on the nerves to perform and produce things to satisfy the body. And after the body is satisfied, it tries to add to the things produced something to please the senses. For example, after the potato was produced to satisfy the physical hunger, it tried to make it nicer to please the taste; after it made a dress, it tried to make a nice dress; after it made a house, it tried to make a comfortable house and a beautiful house to please the senses of feeling and seeing, and when it made noise, it tried to make nice noise to please the sense of hearing, such as talking nice and singing nice, and then music, and it tried to keep things clean to please the senses of smelling, so by this time it can be said that intellect developed to control the animal in man, intellect being the force that controls, man is no longer animal. So by the harmonious working of the physical animal it developed the mental man, and by the harmonious combination of all the parts. All parts responding to the call of one in distress spontaneously, and the combination of all the senses (the mind) on the alert to produce to satisfy the body and to please the senses according to

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the decision of the mind, so as to bring comfort to all parts. So by satisfying the body and pleasing the senses there is a feeling of harmony in the whole body, which is comfort. So if the body is satisfied and the senses pleased, it must show it in the body by expression and action, and that action cannot be destructive when the body and senses are pleased. If it was possible for the mind to have no apprehension of destruction and want of food for the body, there would be complete comfort or civilization; but that cannot be. The nearer society can get to giving the individual protection from harm and want and individual freedom to produce and improve for comfort (that is, to please the senses), the nearer the ideal they will be. There is no end to pleasing the tastes; if there was, it would be a void, and that is nothing.

The decline of the physical body takes care of the senses. It can be said that civilization is a society in harmony with one another (if they were in harmony they would be civil), and it must be the ultimate of the natural result of the development of the individual longing for comfort, and comfort develops pleasure, pleasure develops mirth, and the spirit of mirth develops beauty, and beauty pleases the senses. You cannot make a beautiful child on a bed of thorns, nor any degree toward it. You cannot think hateful and grow beautiful; you cannot be greedy and grow pleasant. If society wants beautiful women and noble men, they must drive the fear of want away and the fear of destruction, and what higher aim does society want than to develop a beautiful country for the comfort of society, and to have beautiful women in looks, deeds and actions, as they cannot be the former without the latter,

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and men cannot be noble without noble deeds and noble actions.

There is no act good or bad of itself. It is the effect of the act that makes it good or bad. So if the acts of society do good, it is good; if any act does harm, it is bad. So society must study the effect of these actions on the individual if they want civilization.

This article is in no way to be construed as a treatise on civilization, only a very brief outline to prompt society in its duty for its own comfort.

CHARITY AND BENEVOLENCE.

Charity is the effect on man by the development of æsthetic education, to that degree that he not only likes to please the senses of himself, but takes pleasure in pleasing others, and foregoes material gain to himself for the purpose of doing so. It is also to please himself or the sense of sight by eliminating the repelling things to his sense of sight to the degree within his power. So uncomfortable conditions of others would be removed to not affect the emotional feelings to an unpleasant degree, but, on the other hand, to develop a more pleasing condition. So the sense of sight would be pleased to a degree to affect the emotions that are pleasing to the mind, which develops that spirit for the love of the beautiful things of life; and what is more beautiful and lovely than a pleased, comfortable people, individually or collectively. Therefore, charity is acts from the promptings of æsthetics of the individual. So charity is only (acts) to please others in material gifts, and consideration for the faults of others by doing things by word or action, to not offend, but to please, without injury, to the end that sorrow and anger and strife and want will be reduced to a minimum. So charity is not a teaching, but the result of the development of the producing of things that please the senses of man that tend to subdue the animal desire for power. The individual, in the pursuit of power for domination, will

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not develop the spirit of charity, but the individual desiring power without the spirit of domination often dominates to a degree that causes much suffering. For to avoid the fear of others dominating him, that dual condition that man is compelled to practice upon himself is the result of the uncertain continuance of work, or business, or the liberty to work, curtailed by the uncertainty of the capitalism, develops a hallucinated condition of the mind to a fear that he may not have enough to live on to the end of his time, which is an extreme degree of caution. That subordinates all other reasons of the mind, and also by the retention of wealth for the power it wields, to keep the other fellow from wielding the power of wealth over him—a positive proof that men would be desirous of allowing everyone to live comfortable and have a more charitable feeling toward those not so blessed with health and vigor and intellect as himself—if there were not so much power in the control of money. The wealthiest and most intellectual wealthy men say there is no pleasure in great wealth individually (but there is great protection in the possession and control of money under a capitalistic system), as is evidenced by hundreds of the wealthiest men in making a business of how to give their money away with no feeling of vanity or glory, but a pure spiritual feeling to do good, so as to have that inner pleasure within themselves that is created by the knowledge of pleasing some one, a commendable selfish spirit that is created by cultivation, and the enjoyment of things that pleases the senses of man. Man cannot cultivate and develop and produce things with the spirit to please his own senses, and develop the passion of hate or anger, or like to know of or look at misery. No man likes to

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have an inner feeling of hate or anger or meanness, nor does he like to glory over any mean or bad act he did to some one. In fact, all men shrink from any insinuation of an act of meanness. In fact, no man wants to be bad. There never was a society formed to train or cultivate people to prepare for hell. All people want to be good and praise all good things. No man ever wished for a bad day to-morrow, nor a bad year next year. So the great longing of man is to want to be good—good to himself—and to have the freedom to be good to himself, can't hurt anyone.

All men shrink from the insinuation that they hurt anyone for the purpose of being good to themselves. So cultivation has reached that high degree that bad and mean things are frowned upon and despised even when necessities compel men to do things that hurt others, and they themselves are not proud of the things the circumstances in life compel them to do to protect themselves against others. So the inner civilization of man is not to blame for the misery and strife that exist, as most of the unfair and bad and mean acts done are the result of the fear of want, and the instinctive force of the animal in man does terrible things to preserve his body. But all animals and men given a continuous surety of the protection from want to keep the body comfortable, will lose that instinctive fear, and as all animals or men like nice things and comfortable things, and with a protection to allow them to produce those things that please the senses, would materially drive away the animal jealousy that exists in mankind, in proportion to the degree of intellectual culture. An ideal civilization would have no jealousy; but such is impossible. But any advance to the ideal that can be

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attained by culture will lessen that greatest of all obstacles—jealousy, toward the development of harmony in business life, as well as social life. That instinctive evil, jealousy, is the hardest instinct that æsthetical and ethical education has to overcome. And that is the strong instinctive force that prevents men from relaxing their power and adopting a system of equality. As an evidence that men are moving away from that instinct, is that every one of intelligence tries to overcome it and will not acknowledge it to his fellow-men—a proof that the intellectual aim is to subdue it.

The numerous acts of charity that most all men feel proud of are an evidence that the most greedy is leaning toward equality, which is civilization, as you cannot be civil except you are mutual in spirit, and with a universal mutual feeling there cannot be much jealousy. Therefore charity and benevolence is an evidence of the growing spirit of man toward equality, and peace and comfort to all; and those great public beneficent gifts are an evidence that the comforts and the human developments of those men who have been pleasing their senses for years by enjoying nice things to eat, nice houses to live in, nice clothes to wear and nice music to listen to; in fact, everything to give comfort. Such surroundings, with the spirit and the love of the beautiful, create that love to give the lowly comfort as they see it by the mental teachings of the day. They can see no other way that the public can get the comforts and benefits, as they are so thoroughly taught to believe that the commodity money standard is inevitable, and is essential before any great public work can be commenced. When, after all, the gifts of hundreds of millions of dollars in gold or any other kind of

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money is given to the public, there is not a pound of substance produced to give benefit to anyone until labor is put to work, and all the great doctors that are skilled in curing diseases of pain and misery, all the chemists, all mechanics of all kinds are made up from the public and schooled in the science of all their callings, and all anxious to share their skill to get a comfortable living for themselves by exchanging their ability for the food and wares of the producers, and all they do is to let them exert their ability to the amount of gifts of money by those men who spiritually want to see all people happy, and that is the only way the laws of the country can let the people have those benefits. And they open up the way to the extent of their individual ability to relieve the people from the bondage of their own laws to the extent of the gifts of money to public charity, and benevolence from the individuals is an evidence that the industrial system prevents the people from relieving themselves, for the people in general have to do all the work after the gifts of money are made, and the great gifts of John D. Rockefeller and Andrew Carnegie are object lessons to the unthinking rulers of the country, those men who the rulers abuse unjustly are trying to allow the people, in the only way the law will let the people, take care of themselves.

If John D. Rockefeller and Andrew Carnegie were to give a million men a thousand dollars each as a gift, before it would be of any benefit to them they would have to buy from another million men what their labor produced, and the latter million would be working for the former million. It would be more beneficial to let the two million men work and exchange with each other.

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If the government would intelligently view the acts and spirit of those great benevolent men and do for all the people what those men are trying to do in a limited way for a few of the people, there would be no need of private men trying to relieve the people from the obstruction of their own laws, and very little need of private charity.

How absurd for the government to acknowledge that they cannot let the people build their own libraries and hospitals and colleges and universities and maintain themselves, except by the gifts or orders from private men. Can any intelligent American reason such conditions for twenty-four hours and maintain that the industrial system of the United States is just and fair to mankind?

Why should the youth and ability of the people strive and worry and connive to know how to exert their ability for their own comfort and in turn the comfort of all, as no man can do anything useful and hurt anyone? The poorest laborer in the world and the greatest scientist following their callings are working for one another, and why should there be any trouble to make a system to allow them to work at their callings to their heart's content? Why should the teacher and editor be compelled by their knowledge and experience of the world to tell the youth of the hard world before him when vegetable nature longs to give to animal life? Vegetable life must give to live. It is its nature. So long as man or animal returns to it what it takes away, it longs to give again more abundantly, so why should the world be called hard and man be compelled to sharpen up his wits to tussle with the hard world? The world is the greatest giver and the most

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willing giver, if the greed of man will not destroy its vegetable life. So, all that civilized man wants is protection in his freedom to improve, and the greatest protection that individual man can have is the combination of all the people to give him liberty to improve the land for the comfort of man, and produce from the land to satisfy his body and please his senses, and if individual man is protected, the world would be an easy world and an enjoyable world to live in.

Let no traditional beliefs obstruct man's intelligence to form a plan to give him freedom to enjoy life in this beautiful world in which he was created.

THE SCIENCE OF EDUCATION.

SCIENCE IS THE FINDING OUT OF WHAT NATURE CAN DO.

As the first education of man was to learn how to produce from the land to feed the desire of the body, the next branch was to please the senses of man, so when man knew how to produce things to eat, to satisfy the body, he tried to learn to make them nice to please the taste; and the mind has been trying ever since to please the taste better, and as long as man can earn or produce the quantity to satisfy the desires of the body, with as little exertion as possible of the mind or body, the more he will use the mind and body to please the senses of man.

Man likes to make good clothes to make him feel comfortable to please the sense of feeling; also good comfortable beds and good comfortable chairs and good comfortable homes for the same reason; and he likes to make beautiful clothes, beautiful houses and beautiful furniture to please the sense of sight. No one likes to see repelling or ugly things. And the mind likes to compose beautiful music to please the sense of hearing, as every one likes beautiful sounds and no one likes horrible sounds, and the mind likes to make things that have a pleasant aroma (as no one likes horrible odors) to please the sense of smell; and as the senses are continually longing for nicer things to eat, nicer clothes to

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wear, nicer homes to live in, nicer furniture to decorate the house with, nicer pictures and nicer music to please the sense of hearing, and stimulate the mirthful spirit of man, and the emotion created drives away hate (which is the spirit of the devil), and to keep things clean to please the sense of smell. And the continuous longing of the senses influences the mind to create new things to please the senses, and the continual pleasing of the senses that develop the spiritual emotion of love for beautiful things which must be nice things and actions which is called the science of æsthetics and ethics, also controlled by the reason of the mind.

There is no danger of reaching the end, which would be the ideal. It is like space and time, it is infinite; the pleasure is on the journey, for if the end could be reached there would be a void, which is nothing. So the end is not sought but to please the present when it comes, is the pleasure of life.

So education is the science of how to produce, to satisfy the desire of the body, and to please the senses of man, that drives away the animal passions of hate by the force of the development of love for the beautiful, that means nice things, and every one likes nice things.

Education can be divided into two classes, generally speaking, and these two classes can be divided into several branches; but this article, to serve the purpose of this book, only speaks of the fundamental principles of education, which can be called good or bad education. Good education can be called human education influenced by the innate love of peace and happiness and the love of beautiful things, as peace and happiness come from comfort and beautiful things are the children of comfort (they cannot be the children of misery), therefore the

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incentive of human education is to develop things for the comfort of man, which raises man to be civil and results in civilization, which means to make man better, more noble, more peaceful, etc.

Bad education is that education that is influenced by the innate desire for power, which would be cultivating the animal incentive, that the condition of animal life forced on the animal, to develop power to protect himself, and if possible dominate all he could, so the planning and scheming of all kinds of laws and organizations to get power over others that are doing the same, is not developing the mind towards civilization, and the most intellectual in that line is sought and given great remuneration for their developed mental ability to deceive the innocent, honest people in believing that they would be better protected under their power or plan, that seems harmless and beneficial; they have such great knowledge of the language that they can write beautiful reading books to make the plan as indefinite that the most acute minds cannot understand whether it is a good or bad plan. That education has reached a very high degree in the United States to-day.

A story is told of Daniel Webster and another very eminent lawyer that were contesting against one another in court; and the very eminent lawyer was two days summing up his case and Daniel Webster was only fifteen minutes in answering, and won the case. His friends asked him how he won against that masterful address of two days' duration, he answered, "It does not take long to tell the truth."

So the people to-day are forced to get that kind of an education to protect themselves against others and to outwit them so as to get power over the others, the same

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as the instinct of the animal; to enable him to put a guard about himself if the others get power over him.

But human education is the development of intellectual knowledge by human reason so as to prevent the destruction of the weakest, and encourage the survival of the best, by the knowledge of the compilations of the discoveries of the past, to be applied to the inevitable conditions, to improve the environment for the better comfort of man, which will inevitably modify the innate fear of man, developed by experience of the past ages of privation and want of food and want of comfort in old age; and also the fear of the germ of disease, and what higher aim can man's mind be directed to than that, either materially or professionally? What higher aim or education, than the mind directed towards the destruction of the germ that creates the cholera, yellow fever, diphtheria and hundreds of other diseases that would be the combating of the animalistic instinct of the survival of the fittest.

So all human education is directed to combat the force of the animal life. No one knows which is the fittest to survive the rapacity of animal life or animal greed. It may not be the elephant, nor the lion, nor tiger, nor man, it is likely to be the maggot and germ of disease that cannot be seen by the naked eye. Where are those great mastodons that existed thousands of years ago?

The germ of disease is here, and the maggot and ant, and the mastodon is gone, but there is no doubt as to who is the best to protect, even if they are the weakest. Is there any animal on the earth greater than man? So human education is directed to bring man comfort and protect him against the rapacity of animal greed whether it exists in animal or man, and the very fact

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of the mind being directed in that direction would make man human (it is like being born again as Christ taught).

In fact, it is turning from animal greed towards human love, and that makes man better at once; no one can think of producing something good for comfort or do something to protect man from fear and grow bad; that would be impossible; if so, human education would be useless; the mind directed towards making it possible to let man produce bountifully and a surety of an equivalent consumption and a guarantee of a continuance of protection in his desire for life, liberty and happiness.

The inevitable result would be almost ideal civilization, with the mind directed towards that ideal if it never can be reached, for that is impossible, as all things cannot be one hundred per cent. good, but it is better to have the mind directed that way, even if it only gets fifty per cent. good, than to keep the back towards the ideal and stand still, but that is impossible, for if the mind is directed towards evil, it must develop the devil in some degree.

Where the mind is directed towards the human ideal it must develop good in some degree, so do not scoff at the human idealist.

(As philosophy is directed to the perfect point or ideal, as no science can reason to an imperfect degree; as imperfect implies perfect—some distance of, a self-evident truth, materially, physically and ethically.)

Don't turn your back on his teachings, for if you do your mind is directed towards the devil, or the destruction of man, and that is often done to justify the person in his greedy acts, a consoling statement to blind his intellect to the coming result of his animal propensities dominating him.

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The first education that man learned was to produce from the ground something good to live on and the next was to make it pleasant for man to eat, and the next was to make a place of abode, and the next was to make it comfortable to live in, and the next to make it beautiful, and the next to make comfortable clothes to wear, and the next to make them beautiful, and the next was to make useful things for the home, such as chairs and beds and tables, and the next to make them comfortable, and the next to make them beautiful, and the next to make utensils to use, such as tools and machinery to help to make things more beautiful. And the next to learn how to converse with one another, and the next to learn how to converse beautifully, and the next how to write to one another when it was not convenient to be present, and the next to learn how to write pleasant and beautiful; and the next to learn how to proportion things to give every one his just amount, and the next to learn the numerical system to apply to the proportioning of everything that is combined together, and exchange, so that justice and harmony will prevail mentally and physically; and the next to learn the extraction from the herbs and roots with the knowledge to apply them to combat the ravages of germ disease and all other destructive elements that give man pain and sorrow; and the application of the numerical system to compound and proportion things that would make it safer and surer of its application for the comfort of man, showing that the great and noble minds have been directed towards that ideal that human education is always leading man to; and it has made great progress in the face of obstacles created by the animal desire in man that loves power and subordinates the human side at times to acquire that

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power; that will enable him to live in physical comfort at the expense of his brother's poverty, and these men are endowed with all sources of education, but use it to advance the animal side of man of how can he live on the other fellow; so human education has to be continually on the alert to prevent the animal in man from destroying man and eventually destroying themselves by the destruction of land that feeds them.

And it is to be regretted that great stress is put on the teachings of the science directed towards the development of the mind towards the advantages of having that knowledge of how to accumulate wealth without producing it; and the men that are the farthest advanced in that line are the most honored; it can be called the science of how to get it; the science of how to produce is a poor second in the minds of the youths to-day, and to the shame of society for encouraging education with that spirit of greed.

Civilization is only measured by the degree of human education as it controls the animal propensities in man; so the encouraging of that spirit of greed for power in youth, is a turning back in the progress towards civilization.

This in no way is to be construed as a treatise on education, but is only a few fundamental reasonings for the purpose of connecting education with material development of the country.

INDIVIDUAL INDUSTRIAL FREEDOM.

Man, like animal in his primitive state, lived on nature's productions, and had to wander from place to place to live, but when man learned to produce from the land he could live in one place as long as he produced, and he had to produce or steal or die. So it is man's inevitable right to work and produce and improve, but the propensities of the animal in man instinctively forces the strong to try to live on the weak (the same as the cat on the mouse and the lion on the lamb), but with more intelligence than the animal. His mental reasoning teaches him it is more profitable to live on the productions of the weak and give the weak freedom to use their own bodies socially and religiously and politically, to-day, and protect them in those ideas, as it enables the weak mentally and physically to acquire more knowledge to produce more necessities and comforts of life for the strong; with a plan or system to control the productions, and to get all the surplus with as little trouble as possible; and that is the force that has caused the evolution of industrialism and the various changes in the forms of political government. In all the forms since Solomon's Industrial Freedom System there has been no change nor has there been any effort by the strong to give individual industrial freedom, notwithstanding the many orations and books and teachings of

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the strong to the weak and obedient on patriotism and liberty.

The ancient Greeks taught fervently patriotism and liberty to own and control the slaves; and any effective opposition to their liberties to do that was treason and punishable by death. The ancient Romans taught patriotism and liberty, in fact they taught nothing else but militarism, which was teaching the divine right to have liberty to control the subjects, and make the subjects pay all the taxes, and in a medium the sons of liberty owned, going the Grecian slaveholders one better, and any opposition to interfere with the liberty of the free Roman citizen to exert that privilege was punishable by death, and many millions were killed in war and crucified in time of peace, the same as Christ, for disputing that privilege the Romans called liberty. Brutus said when he stabbed Caesar to death, he loved Caesar, but he loved Rome better, because his father was getting fifty per cent. for his money. Rome was purely a capitalistic government. It had no moral precepts (as is evidenced, the great Christian Church had to punish all wrongdoings appertaining to the ethical teachings of morality). Its highest teachings were to conquer and dominate for gain, and as serfdom merged in by the blind greed of capitalism, the serf was freer than any producer since the time of Solomon, as he gave a part of what he produced direct to protect the estate locally and nationally, was subject to no one but the landlord, and had no capitalist to deal with before he settled with the landlord. Serfdom grew from the gradual evasion of capitalism.

The kings also, before and after the Roman domination, were nothing more than chiefs of bands of bandits called armies, following the teachings of the slave masters

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of Greece and the free citizens of Rome; the divine right to rule, if they were able, and they usually ruled for comfort or to have power to tax the producer for necessities and comforts, and with the animal spirit of greed always present, sought more divine power for glory (the same as the rooster crows when he chases the other rooster).

There is no case on record that the king sought to interfere or adopt plans of industry for the people or producer for their comfort. Sometimes the selfish acts of the king redounded in some degree to the benefit of the people and when so they never lost the opportunity to present it to them in the sophist spirit so as to enchant them with his divine power, and it was, and is to this day, very effective among the ignorant and obedient classes.

That is all the knowledge they think is necessary to give the working class, and they zealously teach the law or science of obedience and belief, as it strengthens them in their divine right position, to kill and dominate; as the physically weak man in barbarian times sought to be close to the valiant chief for protection and vanity, like one courtier vying with the other for favors, so as to crow over his brother, and the poorer the more zealously they wanted to serve the king.

A king, to maintain that power, has got to maintain his dignity and must rebuke all reflections. Hence the spirit of revenge to conquer, and the more he conquers the more jealousy he engenders in his brother kings, and to maintain his position he grants favors to intelligent people (not so obedient as the faithful workman) for moral as well as material support to maintain his strength without exposing his weakness to the obedient.

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And the licenses and privileges to the trading companies of Europe and America developed by that instinctive force, the revenge for insult, and desire for power, and the favors granted to the traders, first compelling the landlords to pay wages in coin, and the power to a company of traders to issue notes with a promise, also as wage paying power, and tax paying power, developed to the present scientific capitalism, that enables men to live in a foreign land, and control the industries of other nations, at princely profits to themselves, that makes kings and princes and dukes look cheap, and such a law or system would not last twenty-four hours if the people were not thoroughly taught and graduates of the universal school of all literature teaching the obedience to the traditional laws.

One year of intellectual rational reasoning from the inevitable conditions existing now in America would teach the people the sovereignty of productive labor. It is the inevitable power that produces all things for the comfort of man, and all things from the inevitable elements up are the result of productive labor, mental and physical, and if all things on earth are the result of labor then money should be a result, not an essential. If it is an essential fundamentally, like water and land, then it is a master of labor, and labor is not individually free nor collectively free under it, but it is not an essential, but the power to issue it and call it is a privilege given by law to control the industries of the world; and why should a privilege be given by law that curbs the inevitable right to improve and beautify the land?

Just make a law that the evidence of the improvements that are publicly useful, for the comfort of man, is the medium or order to get a dinner and pay taxes, and

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the power to coerce and starve people into submission, to pay the tributes asked for, by the privileged class, will gradually die; without any domination or destruction; a death of the most obstructive monster made by man's greed. Every one then would be measured by his useful ability to do things for the benefit and comfort of mankind that can be said to be individual industrial freedom by the combination of all to protect the individual in his private freedom.

(See other articles.)

Combining together to protect the individual in his private freedom is not co-operative industry.

PUBLIC WORKS AND THEIR BENEFITS.

The numerous things that come under the heading of public works in National, State and City improvement are great ; but all things that are of a permanent nature, and are to be used by the public in general without an individual private gain, can be designated as public works. Public works can be said to be those things that are a benefit to the people, for the purpose of the private transactions of the individuals, so as to maintain individual freedom, to have business intercourse with his fellow-man, and those things that are useful to give pleasure and maintain health of the individuals, so that the protection and benefit to the individuals would not be curtailed by the act of any individual, to the end that all men would maintain that spirit or confidence in the wisdom of the rulers, authorized by all the people, to see that the individuals shall not be hampered in their endeavors to secure the comforts of life, by the acts of any private interest. That is to say, that any private control over anything, or system, that is in the interest of the general welfare must be considered a privilege, as under a democratic government there should be no privileges to an individual or a class of individuals, as any privilege constitutes a power, and a power to exact private profits is a curtailment of the individual freedom. It is the private right of man to produce and exchange his products or labor with his

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fellow-man; but to put in the hands of individuals a power to exact profits from the people, of any number before they can exert their private rights, is a privilege, and such a privilege nullifies the fundamental principle of government, and especially a democratic form of government, as democracy means the combination of all, to protect all individuals in the private freedom of each. So all things other than the inevitable conditions of the universe that hamper the individual's progress should be the functions of the government to control. So public works can be said to be those things that give the individual public their freedom to exert their individual ability to acquire the necessities and articles of comfort, to the fullest extent of their ability, without interfering with the rights of others.

So the first acts of a government, national, State and civic, are to begin to improve the inevitable conditions, to make it as easy as possible for the individual to obtain the greatest comfort of life, with the least amount of exertion. That being an inevitable right, there should be no obstacle by law placed in the way of the people to any degree to prevent them to improve the country for the benefit and comfort of all. So public works are the first material move to enable the people individually to develop a mutual exchange of their private productions, equitable to all. So to compel all the people by law to work to get a gold mine, or get gold before they can proceed to make the conditions easier for the individuals to exchange their wares, or to designate a class of men with power to issue orders in lieu of gold, to enable the people to proceed with the improvements wanted by all, and to a limited amount, is a treasonable act, as it destroys the first principle for

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the formation of a democratic government by taking away their freedom to improve the land for the comfort of man. And that commodity tax-paying law, and the privilege to issue orders to expand the commodity money system, is the greatest obstacle that confronts mankind to-day in their efforts to improve materially for the comforts of all, which also retards the æsthetical cultivation of mankind and the obstruction of the acquiring of the things that please the senses of mankind, tends to have a retroactive effect on mankind, which is not in keeping with the inner spiritual desire of human man to raise man higher in the realm of civilization. There is not a village or town or county or city or State—and the nation itself—that is not greatly obstructed in their progress for the comfort of all by the natural workings of that obstructive law.

There has been for the last seven years a voluntary co-operation of the different parts of the country to urge upon the government authorities to provide ways and means to allow the people, in the different parts of the country, to use their ability and material to improve the rivers and harbors for the use of the people, to enable them to exchange their wares with less energy, which is real economy. The annual conferences that are held at Washington with representatives from almost every State in the Union, at their own expense, is an evidence of how zealous the people are to work to improve their own section with their own material, and it is acknowledged by all, from the President and Governors of each State down to the humblest delegate, that the only obstacle is that commodity money that cannot be made, and all the talking and planning is to enable each district to get the loan of some of it

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until they do their work, and each district trying to get the loan of it first. What a pitiable spectacle to see a great, intelligent, ambitious people admitting distressedly their inability to proceed to improve their own harbors and rivers (by throwing the mud from the bottom of the river on its banks) without that commodity medium, gold, when there is not one ounce of it goes into the machinery or works; in fact, they only long for the loan of it, and promise to bond themselves to give it back when they get the work done—the same as if it had some physical or mechanical power to construct the work.

Here is a whole nation of the most ambitious people in the world zealously asking for a plan to enable them to improve their own country for the comfort and benefit of all, but are so religiously imbued with the belief that that metal, gold, has some super-human power; and it is no reflection on the people for them to have such a belief, as all the literature that is printed, and has been printed for the last four hundred years, has treated it as an inevitable commodity, to base all plans from, that are appertaining to material development. There is no book printed on financialism that attempts to reason a plan to allow the people to publicly improve by eliminating that commodity as a basis to issue from and as an ultimate redemption of the orders issued to transact the exchange between the individuals concerned. So when mostly all the professors, teaching political economy in the various colleges and universities of Europe and America, have written books giving their subtle views of how to use the metal so as to get the greatest use of it as a medium to exchange values, and there is not one instance giving a logical reason

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why they must have it at all, except the traditional belief that it was a custom developed by natural laws of the adoption of things best suited to fill a practical want of the people; of course, the Roman sophists taught that until they made the people believe it, and it was wise to believe it, as thousands of men before Christ were crucified for not believing it, and thousands afterward met the same fate. So the people preferred not to think; it was safer to believe and easier, too, with their great standing armies to rebuke any effective thinking on the part of the producers. So it was very improper to think that there could be any progress without the use of gold and silver; so any literature written in opposition to the use of gold and silver as a tax-paying power was quickly suppressed by the Roman armies—a logical reason that all literature handed down told of the inevitable necessity of it, according to the law. No man dare go behind the law of Rome for a reason to logically show it was a great obstruction and adopted as a means to control the industries of the subjects; as no Mohammedan dare go behind the Koran, and any Christian that goes behind the Bible to reason for himself is expelled from the Christian Church. So all teachings and literature that were not an exponent of the law was treasonable to the law and must be destroyed. So how could the people believe anything else but that it was one of the first essentials, like water and vegetation? They were allowed to think, and reason, of how could they train themselves to do without eating, or drinking, or as little as possible. So literature of that kind was very popular and was accelerated by the powers that doing without all things that give pleasure, such as the things that please the

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senses, as that is what gives mankind pleasure—to partake of things that please the senses. So they called doing without, the science of economy; so their kind of economy was extolled as one of the great virtues, and is to this day. Nearly all the papers and books written to-day on the industrial side of life dwell strongly on the value of men working hard and economizing; and while he is so doing and economizing, is defined, literally, as a man wearing his old clothes, the women their old dresses, the children using their old toys, and no new doll for Mary, and no tops and ball and bat for Johnny; and if a man spends his vigorous manhood, when he can enjoy life that way, he is called a success and a model for the youths coming after. A man working to build up an estate of one hundred million dollars is likened to a man building a monument to fall off the top of it to kill himself. The commodity money system is the force that moves intelligent men to practice such insane acts; but there is no excuse for men to be afraid to-day to think for themselves on the industrial question. They may be ostracised from the society of the unthinking people for a while, but the conditions are growing so acute and difficult to get the necessities to live, that those that are slow to see the wisdom of substituting reason for belief, by mental force (the force of hunger is usually effective), then reason will be respected in place of belief.

The power to do all things industrially rests with all the people, and not with a few. So the people must move through the government to relieve the individual from the industrial bondage of capitalism, and as public works are the first move to give the individual access to and from, and must be done by the combined

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physical and mental force of the people, common justice should be sufficient to make man think that any traditional belief or any modern privilege that should proceed to control the rights of labor to improve the country, and exact a tribute from labor for the privilege of controlling, according to the modern developments to the present conditions of the industrial system, should be abolished. Public works precede private developments, and the greatest obstacle to the progressing of public works in keeping with the desire and ability of the people is the capitalistic system, which is nothing more than the law designating a piece of gold as the only tax-paying commodity, and by the absence of that, public work must cease. When the individual is compelled to get gold to relieve his home or property from the tax, that takes precedence over all other debts, then the article that relieves the man from that debt is the most desirable article, and is sure to be always wanted, as the more the people work to improve publicly, the more of that article they want. Is it just to have a system that punishes the people for improving their land for the benefit and comfort of man; a system that bankrupts the people by their zealously working to beautify the country they live in? And the people have been so faithful and worked so hard to beautify the country, until the cry all over the land is: The people have reached the debt limit—a system that bonds all the people for doing their own work, and to that degree that it takes all their time to produce to pay the tribute, or interest, on what they did themselves. Now as the greatest thing sought for is the article that would pay off that bond or tax on the land, and if that tax or bond on the land of the people collectively were

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in denominations of 1, 2, 5 or 10 dollars with legal tender, or order power, to pay taxes, it would practically be the tax itself. (See plan elsewhere.)

So for the government to hereafter issue certificates to the producer of the public works, as an order for a dinner in food or clothing, and the return of the certificates to the tax office in due time, was proof of the payment of the labor by the beneficiaries without having to find a gold mine or consult a banker or capitalist, would be pretty near industrial freedom, and there would be no tribute nor interest to pay on the bonds first, and on the private loans to pay the tax second, as under the present system, when there is one hundred million dollars of bonds issued against the people and sold to the banks. There is one hundred million dollars of debts against the people without one dollar extra in circulation, making the great disproportion between the money available and the debt levied, to pay four per cent. yearly as interest and two per cent. as payment on principal,; so at the end of fifty years the taxpayer pays about two hundred and fifty millions of dollars for one hundred millions' worth of improvements, and as there is no more tangible money in circulation than there was before the debt was levied, but as the bank had more assets by the use of the bonds, as the money always goes back to the bank, regardless of who owns it. So the taxpayer, having lots of property and more taxes, is compelled to borrow bank credits indirectly to pay his taxes and assessments, so he pays interest to the bank through the tax office, and pays interest to the bank for the money to pay his taxes. As ninety per cent. of the business is done by bank credits in the United States, so the people have to pay the interest on that.

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You can be sure it is not the bank that pays it, as the man that works pays all. But do not blame the bank, for the bank is a system that is trying to help make the commodity law of the United States work for the people's good. But it is quite plain, with all their honesty and subtle methods, it is a gigantic failure, as is evidenced by the conditions of New York City. The people have worked so hard to improve the city for the comfort of themselves, that it has reached its debt limit and is practically bankrupted, for no other crime than working too much. As there is nothing much surer than taxes, and as taxes are literally what some labor has done for the benefit of the community, and assessment is what some one did to permanently improve the country, a certificate of the amount done for a specified land would literally be only the bill for the amount done, and the bearer of it would not feel apprehensive of not getting the necessities and articles of comfort of life, when he wanted to use them, for the certificates, when the certificates are the only tax- and wage-paying power in the United States.

The private producer would be working continually to redeem the certificates of the man working on the public improvements for the comfort of all, according to the desire and wish of all, and as all people like to work moderately and steadily while they are able, in place of hastily and spasmodically, there would be no danger of congestion, as there would be a tangible dollar in existence for every dollar of public debt levied against the people, and very little necessity of a private debt that is voluntary; if it was not voluntary, it would not be industrial freedom, and the public debt is voluntary, as it is at the wish of those concerned. The public

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debt would only be a plan of paying the improvers equitably, and as money is only an order, is it not logical that the order ought to be issued from the power that protects the individual? And an order without a certificate of what the order was for would be an arbitrary order, and would be a fraud; but a certificate certifying that the bearer did the amount specified on it for the improvement of the land, and certified by the nation, State and county, ought to be proof enough to anyone that it is not a fiat order. What more honest money does man want than a certificate endorsed by the nation, State and county that there has been done one dollar's worth of improvements for all the people? Such a dollar can say my creator did the work, my exchanger did the work, and my redeemer did the work. In contrast to the credit dollar to-day, it says my creator does not work, but my exchanger does all the work, and the creator does all the calling or redeeming. Can any honest mind think of a more dishonest dollar? It hampers public work, it collects all profits and creates all poverty by its call and redemption, and congests all business. What a great benefit it would be to mankind to be free to improve the land for the comfort of man, with no medium to separate man from the land, as the land by nature gives, and physical man by nature takes vegetation to live from the land! Let the first laws of nature precede the mental laws of man. The land is useless without man, and man's comfort is the aim of all industrial endeavors. Man's comfort does not mean animal's discomfort, nor destruction of anything, for man gains comfort by the improvement of everything; even by the improvement of dogs and cats, or any other animal, so it is not necessary to destroy or abuse ani-

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mals or things for comfort. Man, like animal, must die in the due course of time, and when animal is better for man dead than alive. It is not destruction of life to kill animal, to take all life as a whole, as to allow the propagation of animals according to their desire, the world would become congested and animal life would destroy all life, and eventually destroy itself by its own craving to live.

Man's mental reason can control the animal rapacity in man, and in turn controls it in all life, to moderate it, to make peace and comfort for all that comes on the earth, while they live. So it is self-evident that the aim of civilization is to encourage the survival of the best, and the best in man and the best in animals demonstrates that man is the best of all. But man can be much better, and longs to be much better; and freedom to improve and beautify the land will make man better, as no man can be continuously thinking of pleasing the senses and liberty to do so, and grow hateful. To think nice and to act nice, is to grow nicer. Let intelligent man think what a beautiful country the United States would be if the people could be practically self-sustaining on the fertile land and allowed to live industrially all over in natural social groups, according to the sustaining powers of the land. If man's pleasure was to live in crowded tenements, man should be allowed to do so; but those that wanted to live in natural social groups, should not be compelled to live in crowded cities. So if man had the freedom to improve and beautify the spot that feeds him, he naturally would do so, as the residents of every county in the United States long to get the liberty to improve and employ the idle in building better roads, and making their own useful

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wares, as they have all the natural products and all the natural food, and all the delicious fruit; that fifty per cent. of it goes to waste. If labor was employed nearby in beautifying the land and creating their own medium of exchange, the farmer would be enjoying the benefits of the improvements, and the laborer would be enjoying the fresh delicious fruit and vegetables; and a continuous production of nice things for wear, to clothe and house all comfortable and beautiful, to the full extent of their ability, and no anxiety whether the gamblers of Wall Street and the cities of Europe played odd or even with their gold coins, or melted them down for jewelry to sell to the producers in the country towns and counties to show off the beautiful women and girls that no longer have to spend their youthful days striving to get enough to live on, and their beauty would be enhanced by the contented feeling, and their education directed to the study of art, and other æsthetical callings to make everything lovely for man's comfort. And by the mind and the spirit working harmoniously, beautiful dispositions must be developed, and beautiful dispositions by nature create beautiful actions, and beautiful actions by nature must create beautiful women, and what is more beautiful than beautiful children, and beautiful youth, and beautiful women, and noble men; and that is the natural result of freedom to improve and beautify the land publicly. As it has been demonstrated for thousands of years that the cultivation of the æsthetics which are pleasing the senses of man has universally developed a high socialized class of people, and in contrast, that all arbitrary and despotic domination of men, by keeping them slaves in any degree, has always developed a false and crude and treacherous people; and

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there cannot be any beauty with such a disposition. No man can develop a beautiful disposition by keeping him on the edge of starvation and in a coercive state of mind, by the domination of a power and the fear of want; and the fear of want would be reduced to a minimum with the people's freedom to do public improvement, as when the public has freedom to work, the individual must be free; and with a great fertile land and man at liberty to live where he likes, and improve and cultivate without interference of any idlers living in America or Europe, no one to pay tribute to on bonds for a medium only to improve their own land, no idler to call the producer from work by calling the bond, no one to bribe the voter, no one to influence the Congressman, no one to coerce the President by threatening a panic—as labor is first and money after—no essential for unnecessary gain, as there will be no power in wealth, but there will be protection in it for one's self only, wealth will consist of the comforts of life. In contrast to-day, wealth consists of domination of others. When all comforts have to be the result of one's own ability, all comforts will be fairly well distributed. In contrast of to-day, almost all comforts are enjoyed by the schemer, and are the work of others. When labor is its own master, there is no danger of its ambition waning. If it was not for the ambition of labor to-day, the rich would have to dig their own potato patch. If the labor of America was like the Indians of America, the rich would starve, as the rich make their riches by speculating on the ambitions of the people to beautify homes, and the adoption of a medium that can be controlled; and the controlling of it is a speculation of which the laborer can be curtailed, to get the most profits with-

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out breaking the people, but it does break sometimes, and that is the decennial panic.

When the people are anxious to work and give half to others for the privilege, how much more so will they work for all the comfort, for themselves.

All men having a taste of the nice things of life that give comfort to body and mind, long to have more and willing to work for more, as the senses of man are always longing to be pleased. That is the force that moves men to work to make nice things, and if the obstacle is not too great, man's desire to please the senses will endeavor to do so; but no mind will destroy the body that maintains it to please the senses. That is the natural logic of nature. It can be called intuition or instinct, as you wish.

But labor has demonstrated its willingness to work by being thankful for one-third of what it produces. How can capitalists say labor wants a master in face of those facts?

When the people have the power in each county, State and nation to initiate its own public works without consulting a capitalist in American or Europe, and when the said public works are the basis for the exchange or money to buy the food, from the private producer to pay the laborer for doing the work for the private producers, starting a perpetual system of industry, with freedom for the individual to produce what he thinks best that the people desire. All the people working in proportion to what they want, and at any calling they feel best adapted to, so the improvement of the country will be measured by the ability and desire of its people; and as public works always precede private development, private development can be ac-

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celerated by the result of the public works, by the change of the improved conditions of the land, and the money, which was the result of the labor that measures the amount of the costs, giving every one an even chance and a square deal, as there would be a dollar afloat for every dollar of debt or assessment there was against the country. No strife or worry about the amount of gold they can find or borrow, no argument about the debt limit, no cursing nor praising the man that has the gold, no shipping all the best food and articles of comfort to get the medium to do a little more public works, but being able to retain all the good things at home and exchange them with one another, and if the producer wants the wares of others in other parts of the country and world, the merchant class would be only too willing to attend to it, the same as they do to-day. There is no fault to find with the manufacturer to-day; he is willing and does try to make things nicer than his competitor to please the senses of the people. There is no fault to find with the merchant to-day; he tries to study what the people want and shows it off to the best advantage to try and please the senses of the people. There is no fault to find with the artist, the singer, the musician and the actor, as they study what will please the people's senses of hearing and seeing; and all classes of labor has long demonstrated their desire to work to please their senses, and have always showed a restlessness when they were denied the right to produce and work for their own comfort. No civilized person desires to work cheaper than anyone else, nor sell goods cheaper than anyone else, nor sing or play, nor paint cheaper than anyone else; but they all try to do things better than anyone else,

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the same as if they were playing a game of sport. No one plays to lose—just enough of competition to create life, vigor and mirth; and no manly man wants to win on a foul.

But when men are driven to almost starvation, and bankruptcy staring them in the face, they will do many mean things to live, and that is extreme competition. That kind of competition, it is conceded, comes from the condition created by the unequal distribution of the money, or medium of exchange, and that unequal distribution is caused by the fear of not having a continuance of it in proportion to the work done. The most fearful man, or pessimistic-disposition man, is the one that keeps it, and does not use it for his own comfort and prevent the others from obtaining the comforts they are willing to work for. Hence the inequality of its distributions. But when money is the result of public labor, there would be no fear of money giving out, and, in fact, no fear of the land ceasing to give forth fruit, as man would be living all over the land that gave forth food, and he would be glad to return the vegetation to the land, knowing it would give more food with less labor—a true economic principle, to get the greatest amount of comfort out of the least amount of exerted energy—not the capitalist's theory of economy, to try and do with as little comfort as possible. What a contrast! (Reader, which one do you choose?) There is no doubt as to the one all civilized people want; for the aim of civilized life is comfort to man, as comfort is the mother of beauty, as no one can be uncomfortable and grow beautiful. So the incentive to gain money would be gone, and all competitions would only be the commendable spirit of one trying to do his part

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better than the other, as that cannot hurt anyone, for one woman to try to make nicer bread to eat would not hurt anyone, and for one woman to try and dress nice, for the purpose of being nice, cannot hurt anyone. No man can hurt anyone by making his wares better and nicer to please himself; in fact, the incentive spirit of civilization is to do things better, and nicer, because it reacts on the person; and the apprehension of the fear of want reduced to a minimum, and the fear of want would be reduced to a small minimum in the great fertile land of America, with such an intelligent people in the knowledge of production, with no medium nor barrier to keep man from exerting the labor on the fertile land that sustains him, with no animalistic law of creed to separate labor from the land and exact tribute from labor for all it produced of all things.

This is no dream or imagination, for when people can live to-day with an average of one-third idle all the time and two-thirds of the remainder engaged in the pursuits of trading, and only one-third producing, when, say, twice as much being produced as there is to-day, and one-third engaged in the pursuits of trade (in place of two-thirds), would not half the people be able to apply themselves to the æsthetical side of production and all people working for the same end? What else could there be but a longing for more scenes of pleasure, the same as the people long for a change of music, a change of art, a change of architecture, which is a change of styles of dress, as well as houses. The natural pleasing of the senses cultivates the mind to enjoy more harmonious proportions in material and colors and sounds, as the emotions of man are aroused that create a degree of pleasure by the rechanging and rearranging

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of the proportions of colors and materials, as well as of sounds. That is one of the blessings to civilized man, that there is no end to the rearranging of things to give cultivated man pleasure. Therefore, there is no fear of making the country too beautiful by giving labor freedom to get the full benefits of its labor.

A REMEDY.

PRACTICAL EXAMPLE OF THE PLAN THAT COULD WORK
INDEFINITELY BY THE NATURAL AMBITION AND
DESIRE OF THE PEOPLE, AND ABSOLUTELY WITHIN
THE POWER OF THE PEOPLE CONCERNED.

County "A" in State "B" wants to improve Road "10" as a local improvement. Road "10" property owners ask County "A" to improve Road "10." County "A" approves and submits to State "B" for endorsement. Then County "A" orders certificates from the United States as work proceeds, countersigning same certificates with State and County seals, and as man works he receives certificate reading as follows: "This is to certify that the Bearer has done (not promised to do, *but has done*) One Dollar's worth of work for the county." On the opposite side can be: "And is a legal and just order for all goods for sale in the United States of 'America to the amount specified, and is receivable for all taxes in the United States, in county, state or nation; the sole tax-paying power of the United States."

County "A" levies the assessment on the property benefited by improvement of Road "10," and if life of improvement is twenty-five years, the certificates would be called in in twenty-five yearly calls with interest to the United States Government, at two per cent., with one per cent. additional for each year overdue, payable

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to the county; and if the life of the improvement is fifty years, the certificates would be called in in fifty annual calls, the number of calls to be regulated by the life of the public work, so that no certificate can exist beyond the endurance of its creator, that is to say the money or orders are in proportion to the amount of improvement used, and all individuals would be just paying for the use of the improvement as they derived benefit from them, not compelled to pay in advance (that is at the individual's option). The interest paid would be to all the people and would reduce the taxes to the amount paid, and no county would want to pay more taxes than another county. Hence the check to extravagance.

The certificate would be the floating bond against the individual's land yearly; as the land derives the benefit from the improvements, all certificates being equal all over the United States. Any certificates to the right amount would suffice to redeem the land from the assessment, as there would not be more nor less certificates than assessments levied.

The certificates would be the certificates of the tax levied and the possession of the certificates would be the evidence of their payment to the man who did the work and no questions asked. The exchanging was free among individual citizens, the government acting as bookkeeper and collector and arbitrator only. Freedom to produce, freedom to exchange, and protected by all, is industrial freedom.

Money would be the result of labor, therefore equal to all things produced by labor and would be regulated by labor. Therefore it would be no dearer than the labor and the two per cent. tax, and if it got cheaper than two per cent. it would naturally be redeemed.

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The Bank of France issues notes at two per cent., and never over three per cent., in thirty years. Now if the Bank of France can issue opinion money or fiat money, redeemable only in the individual's note given for it (and don't have to keep gold and silver to redeem its notes) according to the opinion of the government and directors of the bank (and can lend her gold to other countries and live on the interest luxuriantly) and pay thirty-two per cent. dividends to the stockholders yearly according to its capitalized responsibility (the government holding 51 per cent.) with the power to lend to whom it likes and call whom it likes, always keeping the debtor at the mercy of the bank, continuously calling and lending to one hundred thousand people a day as low as twenty dollars with average loans of one hundred and twenty-five dollars each, with nothing to start from but opinion and end by giving back same bills, and two per cent. more, the people always growing indebted to the bank, as the bank always gets two per cent. more than they give out.

If France can be independent of the world for money on such a flimsy system, how much better would the United States be, by each dollar representing one dollar's worth of work done and spent out, not lent out with a string to call or pull in (no man labors to lend money, he labors to buy his dinner), therefore it is free money in circulation and the return is only a proof of the exchange being made; and the presentation to the tax collector is the evidence that all industries are working well; a dollar always in existence to meet the tax against the land, no congestion; one relieving the other.

What better security does man want to keep him in old age than orders against the country guaranteed

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by the land that produces the food and clothing he has to live on, and to act as a certificate to the young producers certifying that the bearer did the improvements he is now using and enjoying, merely collecting as the bearer needs it (as the redemption to the individual of his orders or money is when he gets useful things for it). That is the individual redemption of all money the government collects to see that everyone gets paid and the land owner only pays back what is issued as the two per cent. tax to the government, that the government has to pay out for work done for the country and cannot be hoarded nor cornered; as the government is the people, and what is profitable to the whole is profitable to the individual. Therefore that interest tax immediately returns for food and clothing produced from the land, that can only be called a system to transact superficial or daily expenses of the country, as taxes for general expenses of daily occurrences, such as school teachers' salaries and other requisite things to carry on the daily supervision of the country that is in no way directly connected with public work of a permanent nature.

To issue money to pay officers of the government would be like bonding oneself to pay servants, mortgaging the future for the past pleasure (nationally speaking, is impossible), as money, orders or certificates, or any other name, is not wealth, and is useless if the dinner is not produced by some one to redeem the orders in food, clothes or other essentials. Hence, money should represent something permanently done and a definite place of benefit to redeem it. As money is to connect the producer with the consumer, as the farmer produces on the farm to consume in the house, the

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comforts of the home is the incentive to produce, so the management of the home can be said to be the consuming side of life, for if there was no consuming there would be no necessity for producing. Hence money belongs to the producing side of life to be used in the consuming side of life. If it were produced in the consuming side of life there would be nothing with which to redeem it. That is the trouble with the present system. It is issued by the consumer to let the producer produce, and when it is called the producer stops. Hence the congestion and panic, and the yearly returns of the interest takes it all back to the consumer.

(There is no power greater than all the people.) So any logical system that can be logically demonstrated that the natural workings of it gives freedom to man, to improve, to the full extent of his ability. There is no need of a law to tell a man he is beautifying too much when he has got to work for it himself (not working the other fellow). If a man only wants a two-room house to take care of, that is his right, and if another wants a ten-room house to care for, that is his right, and should be allowed to work for it.

To say the United States needs to adopt the same standard for money as other countries (as foreign exchange is simply barter). If one country buys more than another buys back, the exchange is against that country buying the most, and that is purely individual. No country as a whole buys from another country as a country and it is individual freedom for a man to buy where he likes and sell where he likes, and it is not the function of the government to keep in reserve a medium for the individual to trade in a foreign nation. If the individual wants to trade without injury to his own

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country, that is his privilege. And if he can get gold to trade better than anything else, he should be allowed to judge for himself. If gold were not wanted at home it would be cheaper to trade than anything else, but he would not be compelled to trade his useful wares for gold, that the government compels him to get to trade at home to-day, if it is profitable to trade for gold, for natural trade that is his option. So under this system the merchants have an option to trade for gold if it is profitable. Is not that an advantage over to-day where the law compels them to trade for gold to do their own business at home. If by making a law that trade must be measured by gold, and gold increased in accordance with the work done, there might be some argument in its favor, but it doesn't increase it one ounce, and on the other hand the labor to dig gold just for trade would be wasted, as it did not improve the country one ounce by digging a hole in the ground, so that is waste labor. Besides, it wears out in twenty-five years, so silver and gold are very expensive mediums. If it is produced to make beautiful things it is beneficial. But when the medium is the result of useful and beautiful improvements and measures what is done, there is no waste labor, nor is labor obstructed in its progress, and all the gold can be used for foreign trade that the commodity money men seem to think is so essential. So they can take it all if it is any good to them, and it is only good in a degree to the demand for it in the other country. Let the United States be like France; as the other countries compel gold to be the only tax paying power, and they lend all they can get, and live on the tribute, as the United States can't say what metal a foreign nation must use for a tax paying power, but when the nation is in-

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fluenced to adopt a metal, and another has got it, they can lend it to them and control the industries of the country, the same as Europe is trying to do with China. That is dollar diplomacy. They have got North and South America feeding them bountifully on the interest of their loans to them, and it has been so profitable to them they are trying it on China. A clever stroke of business with the big gun behind it to carry out the contract.

Can any man imagine any other system that could so scientifically get the products of others for nothing and the producer anxious to give it to them, and carry it to them, wherever they call, and the United States people are and have been so zealous in their endeavor to try to sell more than any other country, that they have built more railroads than all Europe, to expeditiously carry it to them so that they could give more goods for less gold than any other country, and glory that they are beating all nations in doing so, until the timber of the country is gone and the fertility of the land is depleted of half its producing powers, until our one hundred thousand farms are abandoned, and the productiveness of the land is so reduced that the labor to produce is doubled, as the acre that produced twenty bushels to the acre fifty years ago (averaged), it takes the same labor to produce ten bushels to the acre (averaged), and that is the price labor pays for food. The price is what labor pays in energy. It can be called ten or one hundred at the convenience of the mathematician, but the real price is what sacrifice man makes to get food. Man can dispense with other things, but food and water is imperative; and the nearer the man can get to food and water the less price he pays to live, as the price is the degree it is with-

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held from man. The value is just the same to man, whether it is carried one mile or a thousand, and every mile carried is that degree higher priced, and every pound of vegetation taken away from the fertile land and not returned makes that degree higher that man must pay to live.

Let the reader reason from the conditions and facts that show the rise of food stuffs to be over one per cent. per year, for the last twelve years, and to-day it is appalling. Now can anyone logically demonstrate to show how it can last twenty-five years longer, and the cities grow at half the rate they have grown in the last twenty-five years, whether man believed in the commodity standard for money in the past, how can he in the face of those facts continue to believe in it, and if it is not the money system, what is it? Is there anything that has more power than money to call man to go any place? Does not man respond to the call of money to go to the mines, to the tunnel, to the skyscraper, go from house to house and block to block and city to city and country to country, and wander from home with tears in his eyes looking for work to get money? What more faithful animal can there be than man, looking to beautify the land for the comfort of man. Man can travel all over the United States and in every village, town and county can be seen continual decay and dilapidation in the villages and towns, and abandoned farms in the rural districts, and asked what is wanted, the universal answer is money to live at home and beautify and replenish the land by returning the vegetation that is taken away. And can it be possible that man is so bigoted that he cannot forsake that traditional belief that has been pounded into him for two thousand years,

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to keep him a slave? What more does man want than plenty of the necessities of life and freedom to beautify his home and country? Can there be a man so insane as to say we must have a metal to measure our money.

Three hundred years ago they called advocates of banks to issue money. Demagogues and fools and the bankers say now any one who thinks he can run an industrial country without a bank is crazy and a demagogue of a dangerous kind. It is logically shown in other parts of this book that money is the power that centralizes all industries and centralizes all wealth and people, and if that doesn't drain the land of its substance, what else can?

Bank bills, or in fact all bills, that are given a legal tender power, are only orders for a piece of gold issued by an opinion. How much better is a bill or order that certifies that work was done, and is an order for all commodities, gold or silver, if it is for sale; all commodities on an equal, and all labor on an equal. If gold has a natural intrinsic value (the same as water) there is no law that can take it away, and man can accumulate it to his heart's content, but the law of nature will never compel man, to get it to live, and enjoy the comforts of life, the same as water and vegetation, and other essentials of life for comfort. No man law can destroy the value of water or food or clothing, but the man law compelling a producer to get gold as a medium to pay taxes only, and it is useless to the other man who gets it, for he must give it away to get the use of it. Nature made him part with it, and man law compelled him to take it, an absolute arbitrary law that ought to have no place in a democratic country. Rome never could have made the people bow down to her on any other system known;

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and Europe to-day could not dominate India and China and America industrially on any other known system. And what more does the capitalist want than to get the other man or country to feed and clothe him? He doesn't care about the power to regulate the ethical and æsthetical or moral conduct of the people. He willingly hands that over to the people, to do for themselves, as long as the people allow him to control the industries of the nation. The people can have freedom to do as they like, a perfectly disinterested power in the people's freedom (except the power to control the industries that he thinks could not be delegated to the people) that would destroy their great institutions that have been built up to manage the industrial part of life, for to not allow those great institutions to control the industries, they would fall, and the controllers would have to follow the natural laws, if they want to control; they would be free to do so, on an equal with all other producers. So if their marked ability is so superior to the others they will not need the assistance of the law to protect them, and if they can voluntarily show the people they must have gold to live in comfort, it is legitimate trade, but not get a law to compel the people to get gold to pay taxes or get off the land; that's what gave Rome power two thousand years ago, and that's what gives capitalists power over the world to-day, pure animal greed to stifle human development.

When William III. of England granted a privilege to a few merchants to issue notes with legal tender power, he did not have in mind a system of any kind to benefit the people. All he thought of was to get the supplies to go to war with France, but as more medium allowed the people to produce more it was like suddenly finding

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a gold mine to them, and the people felt happy. They were allowed to work, and Scotland and Ireland got a bank a couple of years after, they wanted freedom to that degree, to work. The people were so pleased to be allowed to work more, without thinking of a comprehensive system. They were thankful for anything. That is a positive evidence away back then, when trade or production wasn't one per cent. of what it is to-day. That gold and silver as the only medium to exchange was very obstructive to progress and the generous public was willing a few could control as long as they got a chance to work. How faithful and generous labor is when it gets a chance to live.

So the banking system was only a growth from a privilege that arose from the metal money system. If there were no monopoly on a tax paying commodity there would be no need for a bank of issue as a bank of issue is only a privilege to expand the medium to pay taxes or debts, and any fixed amount fixes a limit on the energy of man. From that time on the money was loaned out, as it could not be spent out as it represented the bonds of England and must be extinguished when the bonds were paid. So they were loaned all over England, and the interest and call was from one center. And as all particles under control of a power naturally center to that power, so men under control of money from a fixed center gradually concentrate together by a force they were unconscious of, and cities began to grow faster than ever, and have grown faster these last fifty years than they did in the one hundred and fifty years previous to the last fifty, merely measuring the power of capital on the concentration of movable things, and if it was not for the discovery of America,

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North and South, and Australia to feed the cities of England, the land in England would have been depleted one hundred years ago, as the country is so small and the towns so numerous that they take the decomposition from the towns and spread it over the land, scientifically taking the vegetation from America, and spreading it over England and Scotland, and the concentration of the population of the United States by the same process, only more centralized, has drawn ten times more vegetation from the land and flooded it into the sea.

As half the people in the United States live in the cities and must be fed from the country, how much longer can the cities in the United States grow when the price of food is becoming almost prohibitive for a sufficient supply? Now where can the food be gotten when the land is on the decline to a very marked degree, as shown by all agricultural reports of the separate States? Now is the time to commence the return to the land by giving labor the right to work and live on the land that will sustain him in comfort. All that is wanted is to substitute the labor to improve the land for the comfort of man; for the opinion of a banker that lives far from the scenes of the fertile land, in fact never condescends to look at the lands that feed him, but sits locked in a room thirty stories high, and controls the comforts of the homes of millions. How much more practicable would it be for the millions of homes to control the means to bring their own comforts than to depend on anyone far or near to control them.

If the reader wants to be honest with himself, take a pencil in hand and logically reason, and write it down by the facts and conditions and see how far the cities can grow, and then reason the author's views, and plan,

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and see if by giving the labor its freedom to improve and produce it will bring back the country to a prosperous and healthy condition.

How can labor be prosperous when it is controlled by men thousands of miles away, and austere in habits, but if they were the most generous and wise men in the world they could not bring prosperity by measuring it by gold or any other commodity. Man's freedom to labor measures his own happiness and comfort, and without that there are only spasmodic conditions of prosperity. Logic demonstrates it, and time has proved it. There is no need of want in the United States, nor fear of want, as the people are always willing to work to produce, and why not let them to their heart's content.

BANKERS' VIEWS.

Bankers' views on how to lead the people back to the land, as proved by some extracts from the Bankers' Magazine and other financially interested papers. The writer advises the readers to read the views of the different interests, and reason the cause that lead the different capitalists to favor the back-to-the-land movement. It is the most important subject that confronts the American people to-day, and it is a condition they cannot avoid. All the great ethical questions that are very popular to-day with the superficial thinkers are important, but can easily be carried out if the great question of perpetual production, with perpetual restoration of the land, to make it possible for man to live on the land that sustains him, and then shape his ethical policies (as the pleasures of life are derived from the ethical conduct of the people), but the physical body must be well sustained and nourished before it can enjoy the sweet emotions of pleasant companionship. The material question is a cold hard arbitrary one; but it must be adhered to, if the people want to enjoy the sweets of the æsthetical and ethical side of life. That is self-evident, and is not necessary to weary the reader to logically demonstrate why it is.

As is seen by the following clippings from magazines favorable to capitalistic interest, that they favor the

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back-to-the-farm policy, to save themselves, as they realize that without the fertile land no bank can exist, and the more the land is made fertile, the more profits can be collected from them that produce; to live in comfort. So the force that leads the bankers to plan a banking system to take the people back to the farm, is the facts of the conditions of the country and the restlessness of the people that do not know why they have to want when they are willing to work to improve the land for the comfort of all, and they know that man would not remain docile and civil long in such an uncertain state; and as all classes of people that have privileges try to use them, so as to prolong them as long as possible, and to be charitable to them, they believe that if the bank extends its system to the original or first producer, they can build the city back to the farm, unconscious of the fact that it was the capitalistic system that took the power from the farmer to create his only debt-paying power to the State, and the only debt that was enforced on him by assuming the right to issue debt-paying orders and lending them to the farmer at interest to pay the debt. That made trade first or paramount to production; and the spirit of ambition in man is to acquire that which is first. Hence trade makes big cities (as previously explained), and no sensible man can blame the banker to try his system on the farmer in another way, more scientific than the Romans or English traders did of old. And if the people do not realize the danger they are gradually assuming, and make no effort to return to first principles of industry, to be indebted to no one but the land and their ability to produce and cultivate and develop and produce, and the exchange will be the result, which will

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eliminate the essential powers of that system it now has over all the people.

The bankers admit by their tentative plans that it is the lack of exchange that discourages farmers in following a farmer's life, by them proposing to lend them that imaginary money they call bank credit, at a low rate of interest, providing that the farmer is subject to the banker before he can progress. Even if it was only one per cent., it would not give the individual freedom to the industry, as the banker would loan to whoever he liked, and the man that had the most would get the preference, and the man that had nothing would get nothing. So always giving to he that has, makes the division wider between he that has not and he that has; always giving to the strong, makes the strong stronger, and the weak more a subject to the strong. So there will be retained the three classes, as there is now—as the same system will always create the same condition, whether it is applied to a manufacturing people or a farming people. The property holder being subject to the bankers, and the laborer being subject to the property holders, therefore the tendency toward large estates and a larger class of dependent workers, which is another serfdom system, where, if the inevitable right of man was exercised first, and then let the banker play his part after, if it was necessary. The laborer would proceed to improve, and the farmer proceed to produce, and the laborer would proceed to buy the necessities from the farmer and manufacturer with the certificates he got from the country, approved by the nation, against the farmer and manufacturer, and the farmer and manufacturer would proceed to buy from one another, and proceed to pay the tax levied

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against their property, by the work of the laborer, by the certificates given to the laborer by the county, State and nation, every one paying cash and no one subject to one another, nor obligated to one another, all the people giving in exchange the evidence of the individual's exerted energy to the benefit of all, and redeeming the exhausted evidences, as the individuals get the benefit, to prove that all concerned get their just value in the necessities and articles of comfort in the individual's choice of the things for sale in the country, gold, silver, land or anything the individuals wanted to part with or buy, the manufacturer and farmer not being compelled to seek the banker to become obligated to him, to hire the laborer and pay taxes, and the laborers not being subject to the farmer to get money to buy his food, as the man without land is helpless, as he cannot live without the fruits of it; but as he was brought in the world without his consent, he is entitled to live as well as the man that has the land, and if he does not get a chance to get the fruit of the land to sustain his body, he will instinctively fight to get possession of the land (such as tribal wars of old). So to preserve civilization, the weak must be employed by all, to give them strength to be equal with the strong, in degree to their mental and physical capabilities, and to give the individuals freedom to continuously work as they desire to acquire the necessities and articles of comfort. All individuals would naturally attain the position best suited for themselves, consistent with their intelligence and reason. So the reader can see there is no difference of opinion of the outcome of this continuously centralizing of population by any class of reasonable men. But the class of men that have controlled

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the industries of the country so long—and they see it now dangerously centralized without acknowledging it—was caused by the system they practiced. They are now preparing to dissolve it by their profitable and powerful system. Can you blame them? *No!* For in a country where privileges are the rule in industrial pursuits, and freedom is the exception, if any class of men throw their privilege down for human reasons, another class would take it up and use it the same as the other beneficiaries, or worse, as what is the use of a privilege if you do not use it. So until the people adopt a comprehensive system of industry, so that all classes of workers can equally conform to it, it is the duty of any class to preserve what he has got. So it is up to the people to adopt the system of man's freedom to improve the land without the intervention of any commodity, or any opinion system of men; and let the system be a principle of the cash system—work first, money the result. Money spent out is free money in circulation; but money lent out, is always on call to place that created it—where they do not need it—only to lend again, a continual circle of profits as the wheel goes around, and always returning more than was lent, an evident fact that the people always add a little more debt to the little they got, always makes a little bit more, where, if the money is created by all the people, as an evidence of improvement, it goes back to them as a satisfaction piece, to show that the obligations are met between the individuals concerned. A very decided improvement to the arbitrary call of the banks by the opinion that calls it from the individuals that received it, and that usually compels them to borrow it from the people they spent it to (such as saving bank mort-

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gages) to satisfy the call of the banker, so he can loan it over again. A continually creating of debts, in place of a liquidation system of debts, by returning it back at the end of its industrial course, as an evidence that the original receiver of the order or money, or any other name you wish, got value for his labor according to his own judgment and freedom to exchange.

THE FINAL.

In the compilation of the different parts that make up a civilized community and the effect that capitalism has on them, the reader will have many occasions to criticise and differ to some degree with the author in his conclusions, but the author will ask the reader to openly and honestly place man in his true relation to the land and then reason from that inevitable condition, and if he search with the spirit of a Diogenes always carrying the light of intelligence with him looking for the truth, the author will have no doubt of the conclusion the reader will derive at as to separating man from the land by any form of a medium. As the land always gives at the command and cultivation by man, and the vegetation and fruits of the land must give to live, and man must take to live, but for man to perpetually live on the land he must return the vegetation he is compelled to take from the land, and the land will forever respond to man's cultivation if the water is not also drawn away by destructive methods, such as draining of the lands from the far interior of the country far from the oceans and great lakes into those great bodies of water too far away for the evaporation from the same bodies of water for the clouds to bring the water back to the land by precipitation, nature longs to perpetuate itself if man will not destroy it or separate the elements so far that they can't return to continue vegetable life.

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As animal life is the result of vegetable life upon the earth and vegetable life is the result of the combination of the four elements, earth, water, air and heat, in the absence of any one of these elements there is no life, and the great phenomenon is that all elements must keep moving to maintain life and especially water and air to maintain animal life, and by man draining the vegetable matter in the form of grain and food and timber to great centers, and by so doing drains water to great centers too far for the workings of nature to return to sustain new life, an inevitable truth that natural life moves on the principles of circles. As the different elements must continuously return to one another to perpetuate life, as man is the ultimate aim of all life, the easiest way for man to enjoy life with the least labor is to live as close to the elements that sustain animal life as practicable, and by so doing it keeps the elements that create life nearer together and lessen the toil of man, as he would not be compelled to carry the vegetation away to centers, that to return would be impossible for man to accomplish; it is a self-evident truth that all elements depend on one another to sustain life and that no one thing is of any use to itself. Its use is only in degree to the effect that it has on something else, to the end that the combined effects have on the comfort of man, and no man is any use alone. His value and benefit is only in degree to the effect he has on the comforts of others, and if his actions bring discomfort he is bad in degree to the discomfort his actions have on others, and any system is good or bad according to its effect upon the comfort of man. Therefore any system that destroys the sustaining elements that man must live on must be a bad system.

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When the farmer is practically demonstrating by his efforts to refertilize his land every day and can't sustain it in its vegetation, and the philosophers of nature logically demonstrate that you can't take all the time and not return and maintain the life on the earth, and the facts of history of the Roman Empire show that the land was so depleted that there were only four bushels of grain produced from the land from one of seed averaged, how could Rome or any other city be fed on such depleted land when the land won't feed the producer. The consumer must starve and die, whether he prays or swears.

If the plan proposed by the author will not naturally and gradually return the people to the land, there will have to be some other plan or the country must decline and the cities crumble away, and the people gradually die in misery.

But any plan that will give man freedom to improve on the fertile land and not compel him to ship its substance away, the power would then be vested in the producer and not in the capitalists and the essential producer must live on the land, therefore power is a force that either draws or shoves, and as the land is distributed all over the country, man would be drawn to the land all over the country. The capitalist can't live without the producer, but the producer can live without the capitalist, and as capitalism has the power of call to-day it must be the power that calls all labor and labor products to the centers. Therefore, if money were the result of labor, man would be free to labor and would live where he could sustain himself with the least labor, and that would not be carrying food thousands of miles to centers of dense populations.

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It is certainly hard for the urban citizen to think of reasoning and combining the facts together that would prove that the cities must soon stop growing from the inevitable results of their great growth, and the decline must follow, as there is no great fertile land to discover sufficient to maintain the cities of the world much longer, as is evidenced by the gradual rise in prices of food. Can the people of the cities bear that gradual rise twenty years more, or ten years more? The American people are so patriotic to their constitution they will suffer to maintain it as long as their belief dominates their reason and until the pangs of hunger force them to reason; it would be better to gradually let the cities decline by the building up of the country villages and towns all over the land than for the cities to crumble away with the decline of the land and the people decline and die with hunger.

It is impossible for the cities to grow forever, but it is possible for the people to return to the land and by directly returning to the land what man takes away to live, to revegetate the land to such a high degree to support hundreds of millions of people in comfort on the land of America forever, belief must give way to inevitable facts or man's comfort must be destroyed.

But why should civilized people strive for great populations, big cities, big buildings, big ships, big guns? Why not strive to have comfortable population and better children and more comfort for them, which will make them more beautiful? No man of reason would try to grow more roses in the garden than the garden would sustain, and if the garden would make half the number more beautiful, the wise gardner would only grow the number that could be maintained the most beautiful.

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The aim of civilization is quality, not quantity. What higher aim can there be than to make man better and nobler, and woman more beautiful? That can't be done if strife and misery exist, and all mankind likes nice things to please the tastes and senses of man, and that is the desire that forces civilized man to work to satisfy his body and please his senses and not the animal desire of greed for quantity which is forced on civilized man for self protection.

Under the capitalistic system the benevolence and charity of a great many rich men proves that they have more pleasure in pleasing their tastes and the tastes of others than in glorying over the quantity they have. No man ever felt proud of his greedy propensities, but all men admire beautiful things and beautiful people.

Civilization is not to blame for the material conditions existing to-day in America, but man's belief in a traditional system, adopted to control slaves, is to blame.

PREVIOUS EDITORIALS OF THE AUTHOR.

CAPITALISM AND MONEY.

A money system does not necessarily imply a capitalistic system.

Money is an order on the public (individually) and was brought into use and was used by all kinds of people, barbarian and semi-barbarian, and civilized people as a logical means whereby the collective people could certify to an individual the proportion the bearer was entitled to of the necessities of life in the tribe they belonged to, for something the bearer had done, and each stone, shell, stick or pressed mud, pierced with certain marks on it to designate what the bearer was entitled to when he wanted it from the tribe, and as the tribe or community is always in existence the bearer of such an order was never very apprehensive of not getting what he was entitled to, then it is logical to assume they would be exchanged by individuals without going to headquarters to redeem them. Such was the origin of what we call money, and such was the custom in a gradually improved form to meet the growing intelligence of the people, and also to prevent counterfeiting; secret marks were put on the orders, by stamps and seals, as is well known writing and figuring was not common in those days, and all stamps and seals had to reach the limited comprehension of the mind.

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Hence the object money of those days.

Therefore the only limit there was to progress was lack of desire and lack of ability and material. (Solomon never had a debt limit to hamper progress.)

So money changed the communistic form or plan of government by its logical use, and gave the individual freedom to go where they wanted to, to buy or exchange.

So the bonds of the United States, the separate States and counties are real orders or money, and in denominations of one, two, five and ten dollar bills with legal tender power are honest money, as they certify to the bearer that he has done that amount for the community and is entitled to that proportion of all things for sale in his country, and said certificate should be presented to pay taxes two per cent. yearly (as the certificate of the tax should be the only thing required to pay taxes), up to fifty years to certify that the land improved previously has paid its share of the work done, or a tax of two per cent. per year will be levied against such land benefited until paid.

Such orders are real orders, and honest money, not opinion orders such as bank bills and greenbacks, or commodity barter such as gold commodity to barter for all other commodities, then there would be no debt limit to prevent progress, no necessity to find a gold mine to pave a street or dig a subway, but progress would be measured by the ability of the people and the fertility of the land.

In counter distinction from capitalism (from the word cap, top of the head, top of the king, top of the president), that was introduced by the Romans in the year one hundred and sixty-seven B. C., for the purpose of

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getting their subjects to work for them, as they could not make the conquered world slaves, as was customary then, they adopted the law that made the subjects pay all the taxes and a Roman citizen was free from taxes and that the tax must be paid in gold and silver metal; that the Roman soldiers had plundered and had tons of it they did not know what to do with and were starving for bread. Hence the conquered subject farmer had to part with his productions to get gold and silver metal to pay taxes.

That can be said to be the first arbitrary money power and that is capitalism or the power over money and in turn over the people.

Space will not permit to explain the evil developments that has arisen and can arise from such an arbitrary power.

The banks are not to blame as they are an institution formed to help out and try to make work an arbitrary system introduced to control slaves; cannot work well with a free people, and that is the reason no banker can understand it and make it work along with laws of freedom.

* * * *

WHAT IS SOCIALISM?

Socialism as taught in the United States is hard to define, as not any two Socialists agree as to a definite plan of how they will distribute the productive wealth; as one of the five men that wrote the tenets for the Socialist party for England lecturing in the United

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States was asked by the writer of this article, publicly, would they socialize the farmers, and if so, how would the shop or factory exchange their production with the farmers, and the answer was he did not know (in each case), and implied he did not care by saying no one knows what the farmers would do, but thought it beneficial if the farmers would co-operate; but it would be optional. He also added if he had his way that he would exchange by the same kind of money as we use to-day; and others say that every production of a hat or shoes or coat, or piece of beef, or bushel of grain by any individual, a certificate would be issued to the person producing the same for the amount of the fixed value by law or decision of the administration, but how the certificate or money was going to be redeemed they don't say. If everyone got money from the administrator for what he produced, all the producers individually would have all the money they wanted, and as all were producing under Socialism, all they could do was to swap certificates or money, as each individual would have a certificate for every dollar of production he produced and controlled, or placed in the public warehouses, without regard to whether the people wanted it or not. And as no two Socialists will define a plan that will agree with one another how they will equalize the production, you are asked to accept it on faith, and work to get possession of the boss's shop. That they all agree on is proper, and that seems to be the only thing they do agree on; but how to run the boss's shop after they get it, there is no plan that the Socialists agree on as yet. But they all seem to be inspired with the promise of getting the boss's shop—like the Democrats in New York one year ago were

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unanimous in agreeing that it was right for them to get possession of the State Legislature. They were fully imbued with the belief that their possession of the hall of legislation was all that was required, without thinking of a plan of how to improve the conditions. The result is known. Capitalism is bad because it is arbitrary. Socialism would be bad for the same reason. Give us industrial freedom. That hurts no one.

* * * *

WHAT IS SOCIALISM?

No. 2.

As the Socialists of America do not care to define literally what Socialism is, we will try and define it as we understand it from what is written and spoken publicly.

Socialism is the individual binding himself to all the people to work co-operatively in all productive and industrial pursuits with individual political freedom; and private freedom, such as the home.

As the means of procuring food, or as we term it to-day, the productive and industrial pursuits, are the foundation of all other forms of society, to procure food is absolutely essential. Other forms of society are in degree high or low in proportion to the ease or difficulty of maintaining the body in comfort. There-

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fore the productive pursuits should be as individually free as is possible for mankind to make, as mankind would work individually to that degree that would sustain him in his position in society as would give him comfort, according to his degree of culture and aspirations, whether his aspirations were high or low, his freedom should be protected, and his freedom to enjoy a two-room house protects the man that aspires to work to enjoy a twenty-room house and to force the man who aspires to two rooms to work to maintain a ten-room house when he doesn't want to privately take care of it, is as much slavery as to curb the man who aspires to a twenty-room house to come down to the ten-room house.

As the productive powers of man measure the degree of comfort he can enjoy; so for the individual to bind himself to co-operate with men of less or more productive powers or aspirations would be slavery in all forms of society, social, æsthetical, privately and industrially, therefore it is self-evident to co-operate productively and industrially would be returning to the animalistic forms of society where birds and animals of the smaller and weaker variety were compelled to co-operate together in herds to protect themselves from the larger and stronger kind. To avoid as much as possible the carrying out of the animalistic instinct, or the theory of the survival of the fittest, as the instinct to want to live, is life longing to live, which is called the law of self-preservation, is the law or force which compels animals to co-operate to protect themselves against the workings of the same law or force that moves the large or strong animal to sustain their life (such as the lion that usually goes in pairs). But the

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co-operation of animals in herds did not prevent one herd from attacking another to sustain life, nor the tribes of savages, barbarians and Indians, the Patriarchal tribes of old and the Scottish tribes of more recent date, were all guided by that animalistic instinct of self-preservation, the only form their intelligence was capable of forming to meet the conditions of the then individual, whether animal or man, and no society can rise higher than the average intelligence of the individuals, whether it is animal or man.

For one society to form a code of rules for another society with different aspirations and culture would be slavery, whether it was high or low, and for one man to force another man to conform to his code of rules, whether they were high or low, is also slavery. So culture cannot advance by force, as education cannot be acquired by purchase. It can only be acquired by work, and the mind must be free to work, or it cannot reason, and it is only by reason and reasoning, which is called thinking, that intellectual progress advances, and as the mind moves the body, the body must be free as well. Therefore it is self-evident education leads to individual freedom, and government by reason is the natural tendency of education and should supersede government by instinct, desire or tradition. Therefore as industrial freedom carries with it all other forms of society, it should be the goal to be sought in place of co-operative industry that must of necessity hamper individual freedom and in turn hamper intellectual advancement.

Industrial freedom can be attained by the combination of all the people to protect the individual in his personal freedom to improve and produce and exchange

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individually with one another and protection against destruction.

The basis of all human law can be summed up in two sentences.

Freedom to improve and protection against destruction.

Freedom to improve cannot hurt anyone. Protection against destruction cannot hurt anyone also. As individual man is the unit of all society, so industrial freedom with the individual protected by all from destruction, gives national freedom. So industrial freedom is individual freedom, opposite to co-operative industry.

* * * *

WHAT IS ECONOMY?

Personal or political.

Economy is to get the greatest amount of comfort with the least amount of exerted energy, both physical and mental. As comfort is the ultimate goal of all human endeavor, then the production of all things and profit that does not bring comfort to man is wasted labor, individual or collectively, in counter distinction from miserliness to deprive or stint for the purpose of satisfying animal greed or power which belongs to the propensities of the animal in man, in counter distinction from culture or the development of the human part of man the people who cannot enjoy the æsthetics and ethics of human life, or will subordinate them to animal power or greed, cannot be said to be civilized.

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And when a person sees the papers and other teachers appealing to the animal instincts in man, in one of the furthest advanced countries in the world in civilization and only a slight protest or murmur that is not effective ten feet away from whence it came is surprising to one not immersed in the special interests that instigate such advice or teachings. For example, on January 1, 1911, there appeared in nearly all the papers in New York City, and perhaps in the country—the headline was very large, and this is what it was: "The Foundation of Prosperity Laid." And in smaller headline type the first word was Retrenchment. Now think of Prosperity, which means comfort, to be had by doing without. "Retrenchment" means, or if analyzed means wear your old coat, wear your old pants, wear your old shoes, eat sparingly, don't buy any new furniture, don't decorate your house, don't buy toys for the little boy, dolls for the little girl, nor new Easter clothes for the other children, nor marbles nor base balls, and that is what the unthinking is told is prosperity or economy. The nearest one can starve himself without dying is the greatest economist according to that teaching.

Think of the government of the United States forcing the people, or the people forcing themselves, to live along such lines of obstruction and destruction, by causing the people to labor to find a gold mine and work to dig it out of the earth before they can pave a road or pay taxes on improvements on work done by some of themselves; destroying the energy of man without improving the land, as digging a mine to find gold does not improve the country one iota, if the gold is used only to pay taxes, but if used to make beautiful chains and rings and bracelets and such like at the option of

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the individual for his or her individual pleasure there is a benefit with freedom, but when the law compels the individual citizen or subject (subject being more applicable in the laws appertaining to industry in the United States) ; we have political freedom, and social freedom, but industrial freedom, no, they are subjected and compelled to part with their productions for gold to pay taxes and to buy their own goods, and their progress is obstructed in proportion to the amount they can find or get for the parting with the productions from the earth that sustain and comfort the people living in the country, therefore depleting the sustaining powers of the earth. And the harder the people work the quicker the earth would be robbed of the sustaining powers, and the people would be compelled to retrench if they had all the gold in the world.

Think of a system that compels an ambitious, enthusiastic, loving people, that the more they thrive and work to beautify their homes the quicker they destroy their land. Why can't a man be allowed to live and sustain himself on the fertile land he was created on. He could if public labor was the creation of his own money in place of capital being the caller of labor. Capital calls labor to the city, to the mountains, to the subway, to the skyscrapers, in fact it calls it from its home and leads it wherever it likes ; it calls it from work and calls it to work ; and labor is so obedient that it has never refused to work to beautify the land for the comfort of man.

In fact he wanders from home to look to do something useful for man's comfort, and goes from house to house and county to county, city to city and state to state, and nation to nation, and continent to continent to work and

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improve the land for the comfort of man for a bare animal living. Is there anything more obedient on the face of the earth than labor?

* * * *

WHAT IS PROSPERITY?

Prosperity is nothing more than every one doing something useful for the comfort of man. That is to say, producing something for the use and comfort of man or improving the land for the comfort of man, with freedom to exchange it with one another.

Is there any danger of making the world too comfortable or beautiful? If there is any one that thinks so, let him answer to himself, as no one would listen to him.

Then why should there be anything that would prevent all the people of the nation, state, city or county from working to attain the highest degree of perfection and comfort when they have the desire, ability, material and food, to continue indefinitely to beautify and improve the land they live in.

Why should the government of the United States continue a law introduced and enforced on the world by the Romans over two thousand years ago, to control the slaves of the conquered nations, compelling the producers and farmers to get gold and silver to pay for all public works when they had none and it is never found where mankind can live; that is to say, it is found in rocks, or the streams running from the mountains, and

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the United States government continues that law and reducing the taxpaying commodity to only one metal, going the Romans one stronger on their own free subjects.

A person can go into any county, city, state and the whole nation and see people idle, and ask the authorities why they don't improve their roads, their schools, their houses, in fact everything could be much improved and beautiful. The person could catechise them something like this: Have you the ability to improve? the answer would invariably be yes. Have you the material? Yes. Have you the food? Yes. Have you the clothes? Yes. Have you the houses, to house people in? Yes. In short, the answer would invariably be: We have all the essentials. Then if they have the desire why don't they go on and improve; but the answer comes back ninety-nine times out of a hundred: We haven't got the gold mine and can't get the gold. Is there recorded in history any Pagan worshipper of idols that sacrificed himself for an idol more superstitiously than do the free subjects of America for that sacred commodity, gold? The people can substitute brick for cement, cement for stone, cement and brick for wood, one kind of food for another, one kind of clothes for another, black labor for white, even sacrifice woman and child labor for man labor, but to mention to substitute the certificate of the assessment for public works as a tax and debt paying power in place of that sacred medium, gold, that the law says is the only medium and the American people can't have any other medium but that, implying that it would be better that the children might better go without bread or clothes and men and women without work, the roads without pavement, the houses without paint or any pre-

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tense of comfort or beauty. In fact, in general to go as sparingly as is possible to live, rather than improve without gold. Can such an obstruction continue in a free country like America?

President Taft made a tour of about sixteen States last year, and in nearly all of them he was met by deputations of citizens asking to have some public work done. Now that is very laudable for citizens to ask to get the privilege to improve the land they live in, and in every instance the President gave a cautious and analytical explanation of the impossibility of all the people owning all the land, and all the ability and all the material and all the food, and going and doing the desired improvements, except in proportion to the amount of gold that could be got, warning them that the more and harder all the people work the sooner all the people would become bankrupt and be sold out to the individual that holds the gold.

A slave to a master is explainable, but a slave to a system of one's own making is beyond the comprehension of logical minds.

* * * *

WHAT IS A TARIFF?

In the United States of America a tariff is a fine put on a person or persons for bringing something useful into the country. There was no tariff among the Israelites about the time of Moses, as a story is told that God rained manna on the children of Isreal to feed them, and there is no record that they fined God for bringing

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them food. If God were to rain down food on the children of America, our modern Moses would put a tariff on it, but God or nature rained down manna on America millions of years ago in the form of vegetation that produced roots and grain and fruit, and the children of Europe seeking a promised land found America, but the Pharaohs of Europe followed them and compelled them to cultivate the manna from the ground and ship it to Europe, and for three hundred years they have faithfully done it. When they inhabited all the land on the seashore and the rivers tributary to the sea, then they built canals and railroads away into the interior, so as to more expeditiously carry the manna to Europe, in exchange for gold and silver that the Pharaohs of Europe had taught them to use as a tax-paying commodity, and they have faithfully worked to deplete the land of its manna that God or nature so bountiful created in America, until the cry all over the land is why do we have high prices for food (or manna)? Is it not the result of the faithfulness and obedience of the American people to the Pharaohs of Europe in following the old traditional idol, gold and silver, as the only medium or tax-paying commodity that was forced by the Romans on their subjects so as to compel the farmers or producers to carry and ship their food to them to get gold and silver that the law compelled them to get to pay taxes until they depleted the fertility of the land in the Roman Empire until the land would only give four bushels of grain to one of seed sown, and the Empire had to fall.

Whenever a man loses his producing powers, all his beautiful palaces fall, and whenever a country loses its producing powers of sustaining man, its grandeur must

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fall whether man prays or swears. The analogy is apparent to all that reason.

And that arbitrary law was the cause of the tariff or customs. There is no date as to the first custom house in the Roman Empire, as it was the custom of the subjects, not a law, as they had no power to make laws, but it was common at the time of Julius Cæsar (about fifty B. C.) that the subject provinces to get gold and silver to pay the Roman taxes (as the subjects had to pay all the taxes, the Roman citizens paid none of the taxes they were designated free citizens), the subjects established the custom of paying a commission or a certain per cent. of all the gold or silver the produce was sold for into a common fund to meet the Roman tax for all the subjects of the town (as gold and silver is not found in fertile land where mankind can live. The producer had to carry the grain to the trader, hence the none-return of the vegetation of the land and the ultimate destruction of it.

That can be said to be the first customs or tariff, as Rome had no foreign competitors, as we call it to-day, as she ruled all the world known to her.

So as long as there is an arbitrary law compelling the citizen or subject to get one or two commodities to pay taxes or debts, there will be a necessity for a tariff. Whatever a country designates as its tax-paying power that is the money of the country. That is how the people call it money from the Latin word mona—one. The one tax-paying power, one power such as monopoly, monarchy, etc.

Reason for yourself.

**"PILING UP GREAT FORTUNES FOR IDLE
RICH IS CAUSE OF PRESENT LABOR
UNREST," SAYS MR. HEARST.**

London, July 26.—The Evening Standard publishes the following:

A great crisis in the evolution of civilization is approaching which holds many pregnant possibilities for the leading nations of the world, in the opinion of Mr. William Randolph Hearst, the millionaire publisher of the New York American and other influential journals in his great newspaper syndicate.

"The coming of this crisis," said Mr. Hearst to the Standard interviewer when seen at the Savoy Hotel, "is unmistakably indicated by the labor unrest, frenzied speculations and business uncertainties that prevail in all countries in spite of the much-heralded era of prosperity. There is plenty of prosperity, it is true, according to statistics, but it is unfairly distributed. The already rich are getting too big a share of it and the working classes too little.

"Don't infer from this, however, that I am in favor of any socialistic doctrine of equal division or even of a limitation of the opportunities for acquiring wealth. I believe that every man is entitled to as much money

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as he can make either with his hands or with his brains. I think that, too, is the general opinion. Most men realize that the discontent in the world of labor is the piling up of great fortunes for those who do nothing to earn them. In other words, the law of primogeniture and entailing of estates for the enrichment of unborn generations is the root of the present economic unrest which all governments must solve before long if they expect to stand. Education of the masses has developed their powers of logic and thought, and they have begun to see the injustice of the present system.

"In the United States some steps already have been taken to meet the approaching crisis by placing a heavy inheritance tax upon all fortunes and by providing against their retention within limited family circles.

"Any man is free to amass as much wealth as he can earn, but he must scatter it widely at his death. The purpose of this is to get rid of the idlers, whose inherited wealth has deprived them of all understanding of the value of money, and that in turn has bred an extravagance which has had as much to do as anything else with the high cost of living in America.

"The economic situation resulting from the unequal distribution of wealth is much worse in England than elsewhere. The gulf between the rich and the poor is made wider by the class distinctions here. The false doctrine of entailed estates and inheritance of the eldest son has been carried to an extreme. The heirs of your great landed proprietors are brought up in an atmosphere where work is held to be unnecessary and degrading. As a consequence your aristocracy is made up largely of class idlers who do nothing for themselves or their country. Some of them, it is true, seek careers

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in the army or navy, but any kind of business or productive service is foreign to their education.

"The English workingmen have begun to realize the injustice of this inequality of privileges, and strikes and labor troubles are a natural consequence. Evolutions of this kind invariably end in revolution if something is not done to check them, but it is no use wasting time on half-baked insurance bills as a relief for poverty that should not exist. You cannot cure cancer with a lotion; you must remove the cause with a knife.

"Such drastic measures, however, are not probable for some time to come. Englishmen are proverbially slow to act. This is partly due to their veneration for traditions and partly to laziness. Even in your hotels and business houses there is notably a tendency to shirk all duties that are not imperative. Employes show very little interest in their work, and practically no concentration. They exhibit no ambition or desire to rise above their environment, perhaps because they have come to believe that it would be futile.

"The spirit of enterprise is very strong among English business men, but it loses much of its force through the lack of that close organization that not only economizes the cost of production, but insures success through the united and harmonious efforts of the entire staff.

"I do not say these things in any carping spirit of criticism, because I entertain the highest admiration for the British people for what they have accomplished in the past. The inhabitants of this small group of islands have built up the greatest empire in history, which makes the present signs of decadence all the more to be regretted. Fortunately, your newspapers are alive to the threatening danger, and their influence is tre-

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mendous. In fact, I think the newspapers of London are the equal to any in the world."

"Is there any truth in the rumor that you intend establishing a daily newspaper on American lines in London?" was asked.

"None whatever, and for very good reasons. An enterprise of that magnitude would require my close personal attention to be successful, and my interests in the United States keep me tied down so constantly that I can barely manage to get away for a few weeks in the summer for a much-needed rest."

It would be well for the reader to peruse the views of Mr. W. R. Hearst, as he is qualified to speak with as little prejudice as any man in the United States; he is a man of great wealth, but is not blinded by it.

ARTICLES FROM NEW YORK PAPERS.

Following we give editorials of the great New York daily papers on the subject of progress of the countries; also of the Bankers' Magazine, that shows the grave fear they have of the depletion of the land:

A PROGRESSIVE POLICY.

One of the progressive policies put forth in the Republican platform is that calling for an investigation of foreign systems of agricultural credit and the passage of State and Federal laws for the establishment and capable supervision of organizations for the loaning of funds to farmers. It does not lend itself to the purposes of political agitators as well as do platform denunciations of "the interests" or demands for the "restoration" of government to the people. But it is a proposal of real progressiveness, and much more likely to increase the prosperity of multitudes than are the specious nostrums now displayed on the political drug counter as cure-alls for the ills of society.

Sir Horace Plunkett and his co-workers with their Raiffeisen banks have done more in a quiet way to solve the Irish problem in the last few years than all the perfervid oratory of a half century against Ireland's oppressors could accomplish. So this movement for

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what may fairly be called the democratization of credit means, if adopted, the placing of thousands of industrious farmers, handicapped by want of proper credit, and other thousands of agricultural workers, anxious to start out for themselves, in a position to command adequate capital for their business. We hear much about the sway of the money power over great enterprises. The average individual is far more concerned over the small amounts he needs for his small enterprises—the credit necessary to work his farm or garden adequately and make it a paying and not a losing investment—than he is in the manipulations of corporations, however evil they may be.

Investigators of typical rural communities have found that in many parts of the country a large proportion, in some fifty per cent., of their units—heads of families or independent workers—are below the credit line. That is, nobody would as a business proposition lend one of them money to buy a mule or a drain pipe. The result is a vast area of half tilled fields and a multitude of industrious farmers who hardly make both ends meet because they cannot command the essentials of up-to-date and prosperous farming. The farmers of Germany and Ireland suffered from the same handicap till Raiffeisen and others developed systems by which the latent credit of moneyless men could be made industrially effective. With a proper organization a safe basis of security can be found in even the poorest community for the productive enterprises of its members. What they need is not easy borrowing in order to spend, but the same chance to carry on business which the merchant has who can get capital to extend his trade and carry an increased stock of goods whenever

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his venture is seen to be a sound one. It is this democratization of credit which President Taft sought in his recent message on farm loans. **The greatest source of wealth in this country is in the possession of the mass of the people, but a vast number of these people have not the means to make their possessions properly productive. If they had, we should have a land flowing with milk and honey and hear less of high food prices.** It is as important to give this enormous number of struggling farmers the chance to make the most of themselves as to open up new arid lands by irrigation or reform banking methods for business men.

It is characteristic of Mr. Taft that amid the thunder and the shouting he should have been giving his attention to a real problem of democracy and taking practical steps to bring the people to their own and to secure for every man the fullest opportunity to achieve prosperity. —*New York Tribune, June 29, 1912.*

* * * *

THE "DESERTED VILLAGES" OF NEW YORK.

The "rural" population of this State has declined by more than a hundred and seventy-five thousand during the last twenty years. Since 1900 Schuyler county has lost thirteen per cent. of its "country" people; and forty-one of the sixty-one counties of the State have lost a smaller percentage of their "rural" folk—i. e. people living outside of incorporated towns having 2,500 or more. Many fine old up-State villages have been

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deserted by much more than a quarter of their population since 1890.

The Evening Mail, contemplating such facts, quotes the well-worn words about the accumulation of wealth and the decay of men in a manner which seems to imply that the New York villages are losing their manly vigor through the increase of their material well being.

In his meditation on "The Deserted Village," Oliver Goldsmith wrote:

"Ill fares the land, to hastening ills a prey,
Where wealth accumulates and men decay."

But in the lines that follow these he shows clearly that he lends no countenance to the ascetic notion that material prosperity leads to moral decline. The poet's point is that not the increase of wealth, but the congestion of wealth in the hands of a few, is the cause of the destruction of villages:

"Princes and lords may flourish or may fade—
A breath can make them, as a breath has made;
But a bold peasantry, their country's pride,
When once destroyed can never be supplied."

It is gratuitous to assume that the gain of wealth is, in and of itself, a sign of the decay of manly qualities. For it may well be that city life is as high a kind of life as country life, and that it takes just as much of a man to live it well.

If the multitude of wage workers at desk and bench in New York City do not make haste to answer the alluring call "Back-to-the-land," the reason is that the

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congestion of wealth and the growth of monopolies makes it increasingly difficult for ordinary people to finance a farm or any other small independent business. Overcrowded New Yorkers are, for the most part, not rich and immorally reckless, but poor and usually prudent.

BACK TO THE LAND.

PLAN FOR FINANCING THIS GREAT MOVEMENT.

Editorial Announcement, "Business America."

Bankers, railroads, commercial congresses—all manner of men and institutions—have set to work to add to the riches of the soil. No better way can be found to bring down the cost of living. No better method has been suggested to increase not only the wealth but the health and contentment of its citizens. If farm yields can be brought up to a point which experimental farms have shown to be practicable, if farming enterprises can be adequately financed and if the "Back to the Land" movement can be accelerated, then there will be solved some of the country's most pressing problems.

The most urgent need of the farmer to-day is a substantial system of land credit facilities. This necessity has become more and more apparent until at last a new organization composed of leading banking, business men and expert economists, has been formed to consider the formation of a new central land credit bank. The farmer will then have the same credit facilities as the business

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man and the greatest stumbling block of the "Back to the Land" Movement will be removed.

"*Business America*" is the official organ of this new movement as it is being organized. A special department of the magazine will be devoted entirely to its affairs. The department will contain each month authoritative articles upon the different phases of this great movement, together with accounts of its latest developments.

We cordially invite all our readers to take an active interest in this important organization. Suggestions, articles and criticism are earnestly desired.

FROM "BUSINESS AMERICA."

EDITORIAL.

The activities for advancing agriculture in America are now being directed along the four distinct lines of financing the farmer, increasing acreage productivity, improving the conditions of country life, and encouraging the movement back to the soil. Bankers' associations, special periodicals, the sovereign states, and the federal government have all outspokenly endorsed these various activities and become more or less identified with them.

The plank in the platform of the Republican party adopted last month that outlines the purposes of the present administration is as follows:

"It is as important that financial machinery be provided to supply the demand of farmers for credit as it

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is that the banking and currency systems be reformed in the interests of general business. Therefore, we recommend and urge an authoritative investigation of agricultural credit societies and corporations in other countries, and the passage of State and Federal laws for the establishment and capable supervision of organizations having for their purpose the loaning of funds to farmers.

The efforts of these powerful agencies to check the city-ward trend of population and divert to agriculture a part of the energies that have attracted the youth of the land for the past generation into the professions, industries and trades have started what may be truly called the most important enterprise for the common welfare to-day. Yet it is being carried on without popular agitation. Politicians have only partially grasped its opportunities for gaining applause and votes. It still remains largely a work for the rich, the studiously inclined, and for those whose reward is simply the self-satisfaction of doing good.

Articles in this issue of *Business America* point out the pressing need of a work of this kind and the splendid results that might be accomplished by it. The agricultural statistics, they contain, of the enlightened nations show a striking disparity to the disadvantages of the United States in face of the fact that it has the largest fertile areas and greatest possibilities for development.

This country is far backward in agriculture. Its position at the foot of the list would be a disgrace if it did not probably reflect merely the over-ambition of an energetic people too daring and impatient to be content with the slow and meager returns of the plodding farmer's weary toil.

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But the time has now arrived when this country must strive to build up a settled, and contented farm element such as exists in Belgium, Holland, Germany and France. The continual advances in foodstuffs prices, the almost criminal depletion of soil fertility, and the stationary ratio of rural and urban population conclusively prove that present farming methods are deplorably faulty, and that a forward step must be immediately taken to avert serious consequences.

All seem to admit that the outlook would be cleared and conditions improved if the farmers were extended better credit facilities. It does not look right for the farmers to be practically denied personal credit and compelled to pay the highest interest rates on what money they are allowed to borrow when the value of their products last year exceeded 60 per cent. of the loans and discounts of all the banks, while each year they create enough wealth to lift the total existing real estate mortgage debt of the entire country. Prosperous farmers, of course, in the older states find ample credit facilities. But how shall the farmers generally be placed on a par with the commercial classes in the money market.

A big land-credit company would undoubtedly relieve the situation. The historic failure of the first and only attempt to finance the farmer in the two decades preceding 1893 ought not to impede the establishment of such an institution. In the days before proper laws "wildcat" banks almost destroyed confidence in banking. The building and loan associations and the life insurance companies have had setbacks. They are now as solid as Gibraltar.

A preliminary try-out is always risky and frequently disastrous. A bad record a generation ago, however,

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should mean nothing to-day. The farm mortgage business is now thoroughly seasoned, and worthy the consideration of the most conservative financiers.

It is said that lives are more valuable than dollars. But this is a commercial nation and the only way to make people think is to put ideas in the dollar form. The man of affairs who is healthy and whose sons and daughters are healthy does not trouble himself when he reads in his paper that so many persons die of tuberculosis each year. But when he reads that this disease causes a money loss each year of \$570,000,000, the figures make him think. There is spent yearly nearly three billion dollars for liquor, tobacco, tea and coffee, and a large part of this expenditure indisputably leaves the nation worse off. Practically not a cent of this three billions leaves behind any greater strength or more permanent happiness. If the preventable wastes in this country were actually prevented, poverty would be an unknown inhabitant.

Every keen student of banking and commercial affairs realizes the urgent need in this country of that much hunted and advertised animal, the "Money Trust." When panic comes there must be leaders, else the whole financial and business fabric would fall to pieces. Those who dispute this statement merely reveal their lack of knowledge of economics and of the most essential principles of banking. But the admission that we need leadership when panic reigns supreme does not necessarily mean that a few bankers in New York City should always sway the country's destinies. Leadership is one thing, domination and endless opportunities for profit are another.

No one believes that the financial salvation of this

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country should depend upon J. Pierpont Morgan and his partners. But the sober truth is that the country did depend upon them in October, 1907. Congressional committees may storm and heckle because Mr. Morgan received the glory for saving the Stock Exchange with Government money. But if Morgan had not figuratively knocked the heads of trust company presidents together and by sheer force compelled the big state and national banks to loosen their purse strings, the Stock Exchange would have failed and the banks and trust companies would each have kept their quota of Government money to themselves. Banks are like individuals. They are jealous of each other and when trouble comes each one looks out for itself. Judging from the history of 1907, trust companies are even worse. The big strong trust companies in New York would have calmly allowed their weaker brethren to fail if Morgan had not interfered. Morgan alone was able to bring about co-operation and a united front to the great Disaster which threatened all.

He who runs may read the lesson. This country needs official, legalized banking co-operation. The thirty thousand banks in the United States can no more get along without some form of co-operation in times of stress and panic than thirty pioneers can fight off a band of painted savages by each sticking to his own hut and denying any kinship with his neighbor. In other countries systems have long ago been adopted for banking union in time of need. These systems are official, legal and under the partial or complete regulation or control of the government. Here the system for union consists of J. Pierpont Morgan and a few associates. Which is the better way?

The National Monetary Commission did a splendid

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work in getting together data in regard to banking systems all over the world. The Commission has presented a plan to Congress for a new banking system in this country. But the plan is so radically different from the present system and it contains so many features which may work out in the most surprising way that the part of prudence forbids its adoption without the most careful further study. Many business men are so eager to get rid of the present dangerous system that they are willing to subscribe their names and money to furthering a revolutionary plan of currency and banking change. But the education which is going on is wholesome. The Aldrich plan, the "Money Trust" inquiry, the National Citizens League and its scheme of education—all these are making people think, even if they do contain crude and unscientific features or methods.

POETICAL REVIEW.



POETICAL REVIEW.

BY THE AUTHOR.

GIVEN AND GIVING.

America! the greatest of nations,
Why should it be on the decline?
It is covered quite fair with what nature left there,
By the climate of various kinds.
It is faithful and true, when the seasons are due,
To produce all the crops in its line,
And if man don't destroy, it will respond to the plow,
To produce everything in its care.

For its rains, in their seasons, are sure,
In their regular period of time.
The spring is the season of youth;
The summer the season of prime,
And the autumn brings forth the results of them both,
That are good for man in all time.
The winter's the end of all growth,
That man would avoid if he can;
But the world goes around, that's what we have
found,
So there must be an end to a year.

The seasons are regular on time,
And man follows on the same line—

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The spring is the youth of his time;
The summer is truly his prime;
The autumn's the time when his children are fine,
Enjoying the spring of their year.
But the autumn brings fears of his very few years,
To the end of his seasons of time.

America is still in its youth;
It appears to be on the decline;
Unnatural, it's true, but it's very near due,
To belong to the season of time.
King Midas has reigned there so long,
And his reign has been always severe;
For his greed knows no bounds, and he keeps all he
finds,
And his wants are continuous with fear;

He robs youth of its mirth in its season on earth,
And unfits for the season of prime;
When the autumn is near, he's in dread and in fear,
To get food, to the end of his time.
Now, the land of his birth had bountiful earth,
To keep him continuous, with time.
But when King Midas appeared, he held all in fear,
And took all that he could at each time;

And he gave nothing back; and I'm sure that's quite
slack,
For the land needs something in time.
So when autumn is near, they all live in fear,
In want of produce for all time.
But why should it be? for we all can see,
That nature gives all that it can.

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It longs to give fruits, and it longs to give roots,
And it longs to feed man if it can;

But as man gets his pay in life every day,
He should give back whatever he can;
If man would be fair, and return it back there,
Where land was so faithful and kind.
But King Midas, you know, he comes from below,
And for nature on earth he don't care;
And he rules with strong hands that compel and
demand
The obedience of nature that's there.

Obedience is fine, when its rule is divine,
But when ruled from below it destroys as it goes,
And cares nothing for nature or kind.
Its power brings its fate, destroys land by its gate;
And life eventually in time.
When man should have ease, and work just to please
His tastes or his senses, that's fine;
For comfort is dear, and we want it right here,
For without it there's nothing sublime.

What's beauty and mirth but comforts from birth,
And why should it be on the decline?
When it drives away sighs, and tears from your eyes,
As such don't belong to sweet time.
So want and despair, for fear of your fare,
To pay for your journey through time
Should not be denied, to those that have tried,
To beautify things in their line.

For what more can one do, than be faithful and true,

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To nature that's at his command?
If King Midas was fair, he'd take nothing from
there,
But that's where he seems to demand.
The obedience that's there, there is none to compare,
Except it's the fruit of the land
That gives all it can, at the loud call of man,
And will perish in want for its fare.

So those that have wealth of intellect, and health,
They should develop that manhood, that's fair?
And drive off the land that spiritual hand
Of Satan, I'm sure it's from there.
Then man could have life, without any strife,
To keep his dear wife, quite fair,
And the dear little ones, that are sweeter than plums,
That we like to have pretty and fair.

And to raise them with pride, at their mother's side,
They should be in sweet balmy air.
To develop them fine, to be æsthetic and prime,
The garden and field must be there;
To ramble along, in the garden with song,
And pluck the sweet flowers everywhere.
What a sweet life that would be among the fine trees,
All loaded with apples and pears.

As the seasons pass on, and the children grow strong,
As nature is gentle and fair;
As the flowers grow sweet that are trained and kept
neat,
With sufficient to nourish them there;
For nature is fair, if you will take care,

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And follow its precepts that teach.
Then do not destroy, and do not alloy,
For practice is better than speech.

Yes, sweet thoughts are fine, and develop their line;
That makes pictures no artist can beat.
For what can compare, in nature's "World's Fair,"
To beauties from comfort's design?
So as seasons of life pass along without strife,
In accord with the seasons of time,
With no want and strife, to take care of your life,
Then life will be almost sublime.

* * * * *

As wisdom is taken from nature,
And nature is handled by men;
The results of the two is not very few,
For the bountiful comforts of men.
They work on those lines, that are fair in designs,
And nature exceedingly clever,
They know nothing but growth, by the acts of them
both,
So life is perpetual forever;

And the more that man cares, and gives back what
he wears,
And the fruits that have kept him in time,
For nature is just, and returns what it must,
As if it was thankful with time,
And gives forth more fruit and more likely to suit
The ones that are pleasant and fair.

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So the spirit of nature is giving,
And so it should be with all men,
As there is nothing so sweet as to kindly treat
The fairest portion of man.
Her charms are enhanced by man's giving,
Her response is usually fine,
Her smile is so sweet, it's an excellent treat,
And he longs to do something more fine.

So the continual responding of nature,
And the continual responding of men
Can do nothing but please; and woman at ease,
Will bring nothing but comfort to men.
If the plant and the tree is well nourished,
And is trained by the wisdom of man,
It's a much better tree, by its fruit you can see—
Then why not the children of men?

Yes, nature longs to be perfect,
But the ideal is moved on by time,
For man's longing to be, allows him to see,
There is no end to culture or time.
As each giving creates a responding,
And responding is easy to see,
Is nothing but giving the other,
Because the other gave something to me.
So man was created by given, the plants and fruits of
the trees,
And if he responds, and lives on the grounds,
That longs to give better than he.

As the world goes around in a circle—
And that's the way life seems to be—

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There has got to be given and giving,
Or an end there will surely be,
As nature just lives by its giving
To animal life, you can see.
But the end is not far if the giving stops there;
And the vegetation shipped to the sea.

* * * * *

As wisdom, developed by freedom,
And freedom of life it will be,
When King Midas is gone to the region beyond,
For wisdom and he don't agree.
As he arose from below, that's the place he can go,
For free people and he don't agree,
He is out of his sphere, as he cannot live here,
In a land where the people are free.

When wisdom's enthroned, and Midas disowned,
Then man to the land will be free;
And he'll plow, sow and reap, and raise a few sheep,
In a country where labor is free;
For all those are good when you want wholesome
food,
To feed children and woman and friends;
Then the farm will be grand, for there's lots of good
land
To produce everything that they wear.

There'll be no strife and despair, and no waste labor
there,
To carry the food, from the land;
They will do what they can, for the comfort of man,

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To live happy and try to be fair ;
They will work to get food, and make things that
are good,
To compete in exchange with the farms,
And the exchange will be fair, for the food is all
there,
And it's handy to get at the barn,

And the laborer will find lots of work of his kind,
To build and keep roads in repair ;
For I know you'll agree, man likes roads that are
free
To travel around with his car.
The laborer's lot, to live in one spot,
And be sure of his food at the barn ;
In the house he has got, on the garden he bought,
In the village right near to the farm.

How sweet it will be, to be happy and free,
From King Midas, and all of his kind—
To work when it's fine, and in his own time,
When the weather and him do agree—
The work it is sure, for all he can endure,
For the products are plenty, and fine,
As there's no one to demand the fruits from the land,
Except the free labor that's near.

So the people will care, and give the laborer his fare,
Direct to him as a man.
The order is good for all kinds of food,
And can get it direct from the farm ;
The farmer don't care, for that pays his fare,
Also taxes and wages and kind.

And the Way to Prosperity

No one suffers loss, for that is the cost,
For all work of a public kind;

To turn it back there, to the people in care,
Certifies that it went all around.
There is no one to call the money at all,
For the system is perfect and fair,
No one to get cross, none put to a loss,
And no one to pay for what wears,
The money is good and comes as it should,
Direct from the people in care.

And the woman won't fear, from year to year,
For the wants of the children that's small,
For she knows there's no fear of work every year,
In the country right into the fall,
For a home there will be for the women that's free,
And babies that always are small,
For babies are sweet and should be kept neat,
For they'll be the people in time.

And young people are fine, to keep manhood in line,
To make the world pleasant and clever,
For without them, you know, when the old people go,
There'll be no one to hold on the lever.
And the girls that are sweet, and are very discreet,
And are looking for manhood that's clever,
To make them nice homes, that are easy to own,
In the land that has freedom forever.

So, young man, don't despair, you can, if you care,
Immure King Midas forever,
And make your land free, and destroy his decree,

Individual Industrial Freedom

That prevents you from coming together
In the land that is fine, you can make it in time,
A beautiful country forever.
Then why don't you try, and don't let it die,
And banish King Midas forever,
And your children left free, in a land that can be
A paradise forever and ever.

JAMES GRAHAM.

CULTURE, LAND, AND THE PEOPLE.

Think of want in a land that is fertile and grand;
Does that agree with all reason?
But, it is true, we confess, it does do its best,
To comply with King Midas' unreason—
He ships all he can to a foreign land,
And takes all the substance in season.
Why should people agree to obey his decree
That destroys the land without reason?

For all over the land you'll hear the demand
For food that is always in season.
For there's plenty of land, if labor demands
The crops they produce in their season;
But King Midas is there and he wants his full share,
And that is the only reason.
But when labor is free from King Midas' decree,
To the land they will go for a reason;
They will work it with care, and keep their food
there,
To supply all the people in season.

Some lands good for grain, and some if it rains,
But it's mostly all good in its season
If man will beware and use it with care,
To apply the right crops in their season,
It rarely will fail to respond and entail
Good crops in their regular season.
The seasons are fine, and they come in line,
To develop all things with good reason;

Individual Industrial Freedom

The spring comes out bright, as a youth after night,
And is rightly the youth of the season ;
And the summer's the time, as it is right on the line,
To develop those things in their season ;
And to be truly fair and treat it with care,
It's rightly the season of seasons.
For what would there be worth while for to see,
If we had not the result of that season.

As time rolls along to the autumn with song—
For that is the end of two seasons—
The results that are there, are usually fair,
If man will judge with good reason.
Then no doubt reason will say that autumn does pay,
Sufficient for man in all seasons,
For man, don't you know, there is nothing to go
To King Midas—as there is a reason.

After autumn's decay man lays away
Sufficient for three other seasons ;
To keep up good cheer to the end of the year,
For that is the end of the seasons.
For rejoicings should be, with all people that's free,
With enough to do for all seasons ;
And winter should be for the artful and free,
And those that's a little inclining
To love the fair youth and its beautiful truth,
As there is nothing so sweet and refining,

For the response of the smile man can walk a long
mile,
And ne'er feel a little declining—
So the young man in his day, when he gets his full
pay,

And the Way to Prosperity

He'll long for the one that's refining,
Then take a young bride and live by her side,
In a house that he'll try to keep shining.
And the long winter nights, with his dreams and his
flights,
With the dancers so lovely and fair.

As there is nothing so sweet as to meet one that's
neat,
And especially the one in his care,
With ribbons and bows and nice little toes,
That dances so graceful with care.
As the night passes along, they return with a song,
To a cottage I know will be there—
To the place of her birth, the best spot on the earth,
And that's where he leaves her with care.

As time rolls along, his dreams are a song
Of the girl that's a little refining—
So one fine day he takes courage to say,
I think I'm a little inclining
To ask you to be a sweet partner with me,
In a cottage that I am designing.
And her father says so, and her mother let's go,
For she knows that the country is free.
And the girl knows it's so, and is willing to go,
To a home with a man that is free.

So winter's part is the season of art,
To prepare and get ready for spring,
And the springtime of life should be free from all
strife,
In a home that is ready for spring.

Individual Industrial Freedom

No doubt it will be in a land that is free,
From King Midas and all of his care,
And the children around will have room to abound,
As the houses with yards will be there.

There will be no one to say, "get out of the way,"
For their homes in the country will be,
And the air will be sweet, and they'll run in bare
feet,

And frolic along with all glee
To develop their health, for that is real wealth,
In the land where labor is free,
To develop all wares for all people's cares,
And that I know you'll agree,
When youth is well fed, there is not much to dread,
Of what the result will be.

When summer comes on they're perfectly strong,
To do all the work that they see,
And it's a fair guess, their work is the best,
And what else could you think it would be.
With perfect manhood, and woman that's good,
The result you can't help but see,
And will be in line, with things that are fine,
In a land where labor is free.

All things will be the best, and time for to rest,
In a home that is mortgage free—
No interest to pay, six months to a day,
And that, you'll all agree,
Gives mind quite a rest, from that terrible pest,
King Midas has in his decree.
So without that strife, with your dear little wife,
How pleasant a life it will be,

And the Way to Prosperity

With two children or more, but much less than a
score,

As that too many would be ;

For youth should be sweet, and kept very neat,

And I think all women agree,

That two, three or four is as near to a score

As any family should be.

But culture is fine, and will be on the same line,

And wisdom to regulate free.

And it's wise here to say, that culture will pay,

As culture and wisdom agree ;

But the garden is free, for as many plants as can be,

But wisdom and woman agree,

That the garden of five, that's bright and alive,

And if brighter three roses can be,

Then three will be right, if the individual has sight,

For culture I know will agree ;

When King Midas is gone, for he can't stay long,

For wisdom and him don't agree ;

And when there's no need, there can't be much
greed,

In a country where labor decrees,

For wisdom wants right, and don't want to fight,

But it's wisdom to always agree.

For animals are sly, and know where to lie,

For victims that's happy and free ;

So men must be maintained, to defend those that
reign,

For it's well not to be indiscreet.

As no one can tell, that some might think well,

Individual Industrial Freedom

To covet the home that's so sweet,
As wisdom those days, will have all to say,
And future conditions they'll meet;
And when labor is free, no doubt men will agree,
And peace will be very discreet.

And when the autumn of life comes to man and
his wife,
The summer of life there must be,
To look after the wares, and others that care,
As the children will following be.
So when all this life can be passed without strife,
That means life of welfare and glee;
The autumn of time no doubt will be fine,
With such dispositions they'll be;
With no fear of want, and no one to taunt,
And the children all happy and free.
Where plenty abounds and every one found,
In a country where labor is free.

JAMES GRAHAM.

REASON TO MAN, NOT MONEY.

What's good for all men, must be good for the few ;
What's good for the few may be clever ;
But how can you tell, what's clever and well,
When King Midas has hold of the lever ?
But why should it be, that labor's not free,
And be subject to those that are clever,
And the clever ones, too, are subject, that's true,
To a metal, that's not very clever.

A measure is good, if it would do as it should,
And measure those that are clever,
But to stop them in time, when they are in prime,
To improve the country forever,
Is quite a disgrace to an intelligent race,
To do it for ever and ever ;
To be subject to gold, it seems quite bold,
And it can't be called very clever.

To measure man's life, through time, and in strife,
By the gold he can gather together.
For a measure that's fair will only declare,
The amount he has gathered together,
And when that is so, he is only to go,
To use energy and intellect together.
Then the measure will say, what he'll get for his pay,
To keep him forever and ever.

Individual Industrial Freedom

So a man, you can see, is a subject, not free,
To improve, and produce, when he's clever ;
He must wait for his time, till he finds a gold mine,
I'm sure that is not very clever.
But man won't always be a subject, you'll see,
For the young man is growing quite clever ;
He will not deny himself for a lie,
Although it does things that are clever.

For wisdom, you see, is taught quite free,
By those that are honest and clever ;
So when wisdom commands King Midas can't stand
To rule man for ever and ever,
Then man will be free, and labor decree,
What comforts they'll have together.

* * * * *

Then, should man be subject to money,
Or money be subject to man?
Think well of the plan, and I know you'll demand,
That money be subject to man.

JAMES GRAHAM.

AN EIGHTEENTH CENTURY COMMENT.

Pardon this little piece of plagiarism, as it is given in order to show to the reader the sentiment prevailing one hundred and fifty years ago among the people of England on the decline of the land. But when they opened up America to get sufficient foodstuffs to feed the people in England, the people became indifferent, so long as they got cheap food elsewhere.

The poem also proves the statements made in the book, that England would have been ruined, had it not been for the food supplied by America during the last one hundred and fifty years.

THE DESERTED VILLAGE.

Written by Oliver Goldsmith in London, England, in 1770.

Sweet Auburn! loveliest village of the plain,
Where health and plenty cheer'd the labouring
 swain,
Where smiling spring its earliest visit paid,
And parting summer's lingering blooms delay'd:
Dear lovely bowers of innocence and ease,
Seats of my youth, when every sport could please,
How often have I loiter'd o'er thy green,
Where humble happiness endear'd each scene!
How often have I paus'd on every charm,
The shelter'd cot, the cultivated farm,
The never-failing brook, the busy mill,

Individual Industrial Freedom

The decent church that topt the neighbouring hill,
The hawthorn bush with seats beneath the shade,
For talking age and whispering lovers made!
How often have I blest the coming day
When toil remitting lent its turn to play,
And all the village train from labour free,
Let up their sports beneath the spreading tree;
While many a pastime circled in the shade,
The young contending as the old survey'd,
And many a gambol frolick'd o'er the ground,
And sleights of art and feats of strength went round!
And still as each repeated pleasure tir'd,
Succeeding sports the mirthful band inspir'd;
The dancing pair that simply sought renown
By holding out to tire each other down,
The swain mistrustless of his smutted face,
While secret laughter titter'd round the place,
The bashful virgin's sidelong looks of love,
The matron's glance that would those looks reprove.
These were thy charms, sweet village! sports like
these,

With sweet succession, taught even toil to please;
These round thy bowers their cheerful influence shed;
These were thy charms—but all these charms are
fled.

Sweet smiling village, loveliest of the lawn,
Thy sports are fled, and all thy charms withdrawn;
Amidst thy bowers the tyrant's hand is seen,
And desolation saddens all thy green:
One only master grasps the whole domain,
And half a tillage stints thy smiling plain.
No more thy glassy brook reflects the day,
But chok'd with sedges, works its weedy way;

And the Way to Prosperity

Along thy glades, a solitary guest,
The hollow-sounding bittern guards its nest;
Amidst thy desert walks the lapwing flies,
And tires their echoes with unvaried cries:
Sunk are the bowers in shapeless ruin all,
And the long grass o'ertops the mouldering wall;
And, trembling, shrinking from the spoiler's hand,
Far, far away thy children leave the land.

Ill fares the land, to hastening ills a prey,
Where wealth accumulates and men decay;
Princess and lords may flourish, or may fade—
A breath can make them, as a breath has made—
But a bold peasantry, their country's pride,
When once destroy'd, can never be supplied.

A time there was, ere England's griefs began,
When every rood of ground maintain'd its man:
For him light labour spread her wholesome store,
Just gave what life requir'd, but gave no more;
His best companions, innocence and health,
And his best riches ignorance of wealth.

But times are alter'd; trade's unfeeling train
Usurp the land, and dispossess the swain:
Along the lawn where scatter'd hamlets rose,
Unwieldy wealth and cumbrous pomp repose,
And every want to opulence allied,
And every pang that folly pays to pride.
Those gentle hours that plenty bade to bloom,
Those calm desires that ask'd but little room,
Those healthful sports that grac'd the peaceful scene,
Liv'd in each look and brighten'd all the green—
These, far departing, seek a kinder shore,
And rural mirth and manners are no more.

Sweet Auburn! parent of the blissful hour,

Individual Industrial Freedom

Thy glades forlorn confess the tyrant's power.
Here, as I take my solitary rounds
Amidst thy tangling walks and ruin'd grounds,
And, many a year elaps'd, return to view
Where once the cottage stood, the hawthorn grew,
Remembrance wakes with all her busy train,
Swells at my breast, and turns the past to pain.
In all my wanderings round this world of care,
In all my griefs—and God has given my share—
I still had hopes, my latest hours to crown,
Amidst these humble bowers to lay me down ;
To husband out life's taper at the close,
And keep the flame from wasting by repose.
I still had hopes, for pride attends us still,
Amidst the swains to show my book-learn'd skill,
Around my fire an evening group to draw,
And tell of all I felt and all I saw ;
And as an hare whom hounds and horns pursue
Pants to the place from whence at first she flew,
I still had hopes, my long vexations past,
Here to return—and die at home at last.
O blest retirement, friend to life's decline,
Retreats from care, that never must be mine !
How happy he who crowns, in shades like these,
A youth of labour with an age of ease ;
Who quits a world where strong temptations try,
And, since 'tis hard to combat, learns to fly !
For him no wretches, born to work and weep,
Explore the mine, or tempt the dangerous deep ;
Nor surly porter stands, in guilty state,
To spurn imploring famine from the gate ;
But on he moves to meet his latter end,
Angels around befriending virtue's friend,

And the Way to Prosperity

Bends to the grave with unperceiv'd decay,
While resignation gently slopes the way,
And, all his prospects brightening to the last,
His heaven commences ere the world be past.

Sweet was the sound, when oft at evening's close
Up yonder hill the village murmur rose.
There as I passed with careless steps and slow,
The mingling notes came soften'd from below:
The swain responsive as the milkmaid sung,
The sober herd that low'd to meet their young,
The noisy geese that gabbled o'er the pool,
The playful children just let loose from school,
The watch-dog's voice that bay'd the whispering
wind,

And the loud laugh that spoke the vacant mind—
These all in sweet confusion sought the shade,
And fill'd each pause the nightingale had made.
But now the sounds of population fail,
No cheerful murmurs fluctuate in the gale,
No busy steps the grass-grown footway tread,
For all the bloomy flush of life is fled—
All but yon widow'd, solitary thing,
That feebly bends beside the plashy spring;
She, wretched matron—forc'd in age, for bread,
To strip the brook with mantling cresses spread,
To pick her wintry faggot from the thorn,
To seek her nightly shed, and weep till morn—
She only left of all the harmless train,
The sad historian of the pensive plain!

Near yonder copse, where once the garden smil'd,
And still where many a garden-flower grows wild,
There, where a few torn shrubs the place disclose,
The village preacher's modest mansion rose.

Individual Industrial Freedom

A man he was to all the country dear,
And passing rich with forty pounds a year.
Remote from towns he ran his godly race,
Nor e'er had chang'd, nor wish'd to change his place;
Unpractis'd he to fawn, or seek for power
By doctrines fashion'd to the varying hour;
Far other aims his heart had learn'd to prize,
More skill'd to raise the wretched than to rise.
His house was known to all the vagrant train,
He chid their wanderings, but reliev'd their pain;
The long-remember'd beggar was his guest,
Whose beard descending swept his aged breast;
The ruin'd spendthrift, now no longer proud,
Claim'd kindred there, and had his claims allow'd;
The broken soldier, kindly bade to stay,
Sat by his fire, and talk'd the night away,
Wept o'er his wounds, or, tales of sorrow done,
Shoulder'd his crutch and show'd how fields were won.

Pleas'd with his guests, the good man learn'd to glow,
And quite forgot their vices in their woe;
Careless their merits or their faults to scan,
His pity gave ere charity began.

Thus to relieve the wretched was his pride,
And even his failings lean'd to virtue's side;
But in his duty prompt at every call,
He watch'd and wept, he pray'd and felt for all:
And as a bird each fond endearment tries
To tempt its new-fledg'd offspring to the skies,
He tried each art, reprov'd each dull delay,
Allur'd to brighter worlds, and led the way.

Beside the bed where parting life was laid,

And the Way to Prosperity

And sorrow, guilt, and pain by turns dismay'd,
The reverend champion stood: at his control
Despair and anguish fled the struggling soul;
Comfort came down the trembling wretch to raise,
And his last faltering accents whisper'd praise,

At church, with meek and unaffected grace,
His looks adorn'd the venerable place;
Truth from his lips prevail'd with double sway,
And fools who came to scoff remained to pray.
The service past, around the pious man,
With ready zeal, each honest rustic ran;
Even children follow'd, with endearing wile,
And plucked his gown, to share the good man's
smile:

His ready smile a parent's warmth exprest,
Their welfare pleas'd him, and their cares distrest.
To them his heart, his love, his griefs were given,
But all his serious thoughts had rest in heaven:
As some tall cliff, that lifts its awful form,
Swells from the vale, and midway leaves the storm,
Though round its breast the rolling clouds are spread,
Eternal sunshine settles on its head.

Beside yon straggling fence that skirts the way,
With blossom'd furze unprofitably gay,
There, in his noisy mansion, skill'd to rule,
The village master taught his little school.
A man severe he was, and stern to view;
I knew him well, and every truant knew:
Well had the boding tremblers learn'd to trace
The day's disasters in his morning face;
Full well they laugh'd with counterfeited glee
At all his jokes, for many a joke had he;
Full well the busy whisper, circling round,

Individual Industrial Freedom

Convey'd the dismal tidings when he frown'd;
Yet he was kind, or if severe in aught,
The love he bore to learning was in fault.
The village all declar'd how much he knew;
'Twas certain he could write, and cipher, too,
Lands he could measure, terms and tides presage,
And even the story ran that he could gauge.
In arguing, too, the parson own'd his skill,
For even though vanquish'd, he could argue still;
While words of learned length and thundering sound
Amaz'd the gazing rustics rang'd around;
And still they gaz'd, and still the wonder grew
That one small head could carry all he knew.

But past is all his fame: the very spot,
Where many a time he triumph'd, is forgot.
Near yonder thorn, that lifts its head on high,
Where once the sign-post caught the passing eye,
Low lies that house where nut-brown draughts
inspir'd,

Where gray-beard mirth and smiling toil retir'd,
Where village statesmen talk'd with looks profound,
And news much older than their ale went round.
Imagination fondly stoops to trace
The parlour splendours of that festive place:
The whitewash'd wall, the nicely sanded floor,
The varnish'd clock that click'd behind the door;
The chest contriv'd a double debt to pay,
A bed by night, a chest of drawers by day;
The pictures plac'd for ornament and use,
The twelve good rules, the royal game of goose;
The hearth, except when winter chill'd the day,
With aspen boughs, and flowers, and fennel gay,
While broken tea-cups, wisely kept for show,

And the Way to Prosperity

Rang'd o'er the chimney, glisten'd in a row.

Vain transitory splendours! could not all
Reprieve the tottering mansion from its fall?
Obscure it sinks, nor shall it more impart
An hour's importance to the poor man's heart.
Thither no more the peasant shall repair
To sweet oblivion of his daily care;
No more the farmer's news, the barber's tale,
No more the woodman's ballad shall prevail;
No more the smith his dusky brow shall clear,
Relax his ponderous strength, and lean to hear;
The host himself no longer shall be found
Careful to see the mantling bliss go round;
Nor the coy maid, half willing to be prest,
Shall kiss the cup to pass it to the rest.

Yes! let the rich deride, the proud disdain,
These simple blessings of the lowly train;
To me more dear, congenial to my heart,
One native charm, than all the gloss of art;
Spontaneous joys, where nature has its play,
The soul adopts, and owns their first-born sway;
Lightly they frolic o'er the vacant mind,
Unenvied, unmolested, unconfin'd.
But the long pomp, the midnight masquerade,
With all the freaks of wanton wealth array'd,
In these, ere triflers half their wish obtain,
The toiling pleasure sickens into pain;
And, even while fashion's brightest arts decoy,
The heart distrusting asks, if this be joy?

Ye friends to truth, ye statesmen who survey
The rich man's joys increase, the poor's decay,
'Tis yours to judge how wide the limits stand

Individual Industrial Freedom

Between a splendid and a happy land.
Prouds swells the tide with loads of freighted ore,
And shouting Folly hails them from her shore;
Hoards even beyond the miser's wish abound,
And rich men flock from all the world around;
Yet count our gains: this wealth is but a name
That leaves our useful products still the same.
Not so the loss. The man of wealth and pride
Takes up a space that many poor supplied—
Space for his lake, his park's extended bounds,
Space for his horses, equipage, and hounds:
The robe that wraps his limbs in silken sloth
Has robbed the neighbouring fields of half their
growth;

His seat, where solitary spots are seen,
Indignant spurns the cottage from the green;
Around the world each needful product flies,
For all the luxuries the world supplies.
While thus the land, adorn'd for pleasure all
In barren splendour feebly waits the fall.

As some fair female, unadorn'd and plain,
Secure to please while youth confirms her reign,
Slights every borrow'd charm that dress supplies,
Nor shares with art the triumph of her eyes;
But when those charms are past, for charms are frail,
When time advances, and when lovers fail,
She then shines forth, solicitous to bless,
In all the glaring impotence of dress:
Thus fares the land, by luxury betray'd;
In nature's simplest charms at first array'd,
But verging to decline, its splendours rise,
Its vistas strike, its palaces surprise;

And the Way to Prosperity

While, scourg'd by famine from the smiling land,
The mournful peasant leads his humble band;
And while he sinks, without one arm to save,
The country blooms—a garden, and a grave.

Where then, ah! where shall poverty reside,
To 'scape the pressure of contiguous pride?
If to some common's fenceless limits stray'd
He drives his flock to pick the scanty blade,
Those fenceless fields the sons of wealth divide,
And even the bare-worn common is denied.

If to the city sped—what waits him there?
To see profusion that he must not share,
To see ten thousand baneful arts combin'd
To pamper luxury, and thin mankind;
To see each joy the sons of pleasure know,
Extorted from his fellow-creature's woe.
Here, while the courtier glitters in brocade,
There the pale artist plies the sickly trade;
Here, while the proud their long-drawn pomps display,

There, the black gibbet glooms beside the way.
The dome where pleasure holds her midnight reign,
Here, richly deck'd, admits the gorgeous train;
Tumultuous grandeur crowds the blazing square,
The rattling chariots clash, the torches glare.
Sure scenes like these no troubles e'er annoy!
Sure these denote one universal joy!
Are these thy serious thoughts? Ah, turn thine eyes
Where the poor houseless shivering female lies.
She once, perhaps, in village plenty blest,
Has wept at tales of innocence distress;
Her modest looks the cottage might adorn,

Individual Industrial Freedom

Sweet as the primrose peeps beneath the thorn;
Now lost to all—her friends, her virtue fled—
Near her betrayer's door she lays her head,
And, pinch'd with cold, and shrinking from the
shower,

With heavy heart deplores that luckless hour
When idly first, ambitious of the town,
She left her wheel, and robes of country brown.

Do thine, sweet Auburn, thine, the loveliest train,
Do thy fair tribes participate her pain?
Even now, perhaps, by cold and hunger led,
At proud men's doors they ask a little bread.

Ah, no! To distant climes, a dreary scene,
Where half the convex world intrudes between,
Through torrid tracts with fainting steps they go,
Where wild Altama murmurs to their woe.
Far different there from all that charm'd before,
The various terrors of that horrid shore:
Those blazing suns that dart a downward ray,
And fiercely shed intolerable day;
Far different there from all that charm'd before,
Those matted woods where birds forget to sing,
But silent bats in drowsy clusters cling;
Those poisonous fields with rank luxuriance crown'd,
Where the dark scorpion gathers death around;
Where at each step the stranger fears to wake
The rattling terrors of the vengeful snake;
Where crouching tigers wait their hapless prey,
And savage men more murderous still than they;
While oft in whirls the mad tornado flies,
Mingling the ravag'd landscape with the skies.
Far different these from every former scene,

And the Way to Prosperity

The cooling brook, the grassy-vested green,
The breezy covert of the warbling grove,
That only shelter'd thefts of harmless love.

Good Heaven! what sorrows gloom'd that part-
ing day,
That call'd them from their native walks away;
When the poor exiles, every pleasure past,
Hung round the bowers, and fondly look'd their last,
And took a long farewell, and wish'd in vain
For seats like these beyond the western main;
And shuddering still to face the distant deep,
Return'd and wept, and still return'd to weep.
The good old sire the first prepar'd to go
To new-found worlds, and wept for other's woe;
But for himself, in conscious virtue brave,
He only wish'd for worlds beyond the grave.
His lovely daughter, lovelier in her tears,
The fond companion of his helpless years,
Silent went next, neglectful of her charms,
And left a lover's for a father's arms.
With louder plaints the mother spoke her woes,
And blest the cot where every pleasure rose,
And kiss'd her thoughtless babes with many a tear,
And clasp'd them close, in sorrow doubly dear;
Whilst her fond husband strove to lend relief
In all the silent manliness of grief.

O Luxury! thou curst by Heaven's decree,
How ill exchang'd are things like these for thee!
How do thy potions, with insidious joy,
Diffuse their pleasures only to destroy!
Kingdoms by thee, to sickly greatness grown,
Boast of a florid vigour not their own:

Individual Industrial Freedom

At every draught more large and large they grow,
A bloated mass of rank, unwieldy woe;
Till sapp'd their strength, and every part unsound,
Down, down they sink, and spread a ruin round.

Even now the devastation is begun,
And half the business of destruction done;
Even now, methinks, as pondering here I stand,
I see the rural Virtues leave the land.
Down where yon anchoring vessel spreads the sail
That idly waiting flaps with every gale,
Downward they move, a melancholy band,
Pass from the shore, and darken all the strand.
Contented toil, and hospitable Care,
And kind connubial Tenderness are there;
And Piety with wishes placed above,
And steady Loyalty, and faithful Love.
And thou, sweet Poetry, thou loveliest maid,
Still first to fly where sensual joys invade;
Unfit in these degenerate times of shame
To catch the heart, or strike for honest fame;
Dear, charming nymph, neglected and decried,
My shame in crowds, my solitary pride,
Thou source of all my bliss, and all my woe,
Thou found'st me poor at first, and keep'st me so;
Thou guide by which the noble arts excel,
Thou nurse of every virtue, fare thee well!
Farewell! and O where'er thy voice be tried,
On Torno's cliffs or Pambamarca's side,
Whether where equinoctial fervours glow,
Or winter wraps the polar world in snow,
Still let thy voice, prevailing over time,
Redress the rigours of the inclement clime;

And the Way to Prosperity

Aid slighted truth with thy persuasive strain;
Teach erring man to spurn the rage of gain;
Teach him, that states of native strength possess,
Though very poor, may still be very blest;
That trade's proud empire hastes to swift decay,
As ocean sweeps the labour'd mole away;
While self-dependent power can time defy,
As rocks resist the billows and the sky.

**Searching after quantity
is an evidence of greed;
Searching after quality
is an evidence of refinement.**





